



Notice to policyholders

Your Topsail Marine Legal Expenses policy is falling due for renewal shortly and we have important changes to the policy wording to make you aware of which updates your existing policy wording. A copy of the new policy wording is available upon request from your insurance Broker.

This notice summarises the changes we have made to our standard policy wording.

What's changed?

We have removed the reference to the 'Emergency Breakdown Technical Advice Line' because we believe this service is providing no benefit to our customers.

This can be found on your existing wording on page 2:

'The Insured should contact the 24/7 Breakdown Technical Advice Line following mechanical breakdown for advice on how to repair the mechanical problem. If the problem cannot be fixed over the telephone, where available, assistance may be provided to attend to the Vessel and attempt to repair the breakdown.

This is a technical helpline only – there is no insurance cover under this helpline for any costs associated with attending and repairing the Vessel and no guarantee that attendance to the Vessel will be available. If attendance to the Vessel is provided the costs will not be covered under this insurance other than where described in Section of Cover 7. If Section of Cover 7 does apply the Insured will be responsible for paying any costs to the engineer and reclaiming these under the terms of this policy.

In the event of attendance to the Vessel via this service the Insured will be required to subscribe to an annual mechanical breakdown assistance contract with Sea Start Ltd. The costs of subscription is not covered under the insurance policy.

To access this service telephone 0344 770 1081 and quote "Topsail Marine" for assistance.'

All other policy terms and conditions remain unchanged.