

Following a change of Underwriter we ask that you note the following significant changes to your Policy Wording

Change of Lloyd's underwriter:

The underwriter has been changed to MS Amlin, Lloyd's Syndicate number 2001

New Emergency Contact

Page 6: New emergency claims handlers - Healix International Health Care.

Optional Area Changes

Page 6: The definitions are now amended as follows:

USA & Canada:

The contiguous United States, Alaska, Hawaii & Canada, excluding any off-shore US territories.

Transit through the USA/Canada to continue on to Your destination outside the USA/Canada is covered at no additional premium, subject to You not leaving the airport after arrival in USA/Canada.

Arctic:

Any area within the Arctic Circle.

Please note that this extension is not required if Your travel is within 12 Nautical Miles from the northern coasts of Norway, Sweden or Finland.

Antarctic:

Any area within the Antarctic Circle, extended to include travel to South Sandwich Islands, South Orkney Islands, South Shetland Islands or the Antarctic Peninsula

Excess Changes

Page 7: The excesses have been reduced from £100.00 to £75.00 for Gold, Silver, Bronze annual policies & £50.00 for single trip policies.

The excess for the Long-term Secondment is reduced from £250.00 to £200.00.

Page 12: The excess for persons aged over 65 amended to apply to Section 1 & 2 only In respect of Section 4) Baggage & Property, the excess does not apply to Delayed Baggage.

Page 14/15: In respect of Section 8) Winter Sports, the excess does not apply to 8.1) Equipment Hire, and 8.4) Piste Closure.

Page 15/16: In respect of Section 9) Business Cover, the excess does not apply to section 9.2) Business Documents.

Page 15/16: In respect of Section 9) Business Cover, the excess has been applied to section 9.4) Replacement Staff.

Section 1) Cancellation & Disruption Changes

Page 8: Missed Departure & Transport Diversion is now extended to include cover for a private sailing vessel or public transport vehicle being delayed due to adverse weather.

Page 8: Added up to £/€750 cover for travel and accommodation expenses, following total loss of your vessel or damage necessitating repairs exceeding 7 days.

Section 2) Emergency Medical & Repatriation Expenses Changes

- Page 10: Added up to £/€750 cover for mooring fees for your vessel, where you are precluded from continuing on your trip due to an injury or illness and this is agreed by your treating doctor.
- Page 10: It is now a condition of this insurance that any medical treatment or investigation must be arranged and carried out at a public hospital, unless there is no alternative.
- Page 10: It is now a condition of this insurance that when travelling in the United Kingdom, cover is limited to additional travel and accommodation expenses. There is no cover for medical expenses.

Section 3) Personal Accident Changes

- Page 11: Section 3) Personal Accident has been extended to offer full cover until age 70.

Section 4) Baggage & Property Changes

- Page 12: The limit for any single item or pair of items applies to claims for both Property and Valuables
- Page 12: It is now a condition of this insurance that where an item is in use whilst sailing, it must be secured or attached to the insured person

Section 10) Charter Deposit Waiver

- Page 7: Removed automatic cover under Section 10) Charter Deposit Insurance from the Gold, Silver, Bronze policies. Now excluded unless supplement paid.
- Page 16: Section 10) Boat Charter / Car Hire Deposit Insurance.
This section has been revised to include insurance cover for either a boat charter deposit or Car Hire deposit. Now only applies if you have paid the relevant additional premium and is shown on your certificate – no cover is automatically included on any policy.

Diving extension

- Page 17: Sports & Adventure Activities: Extended Diving cover from 10 metres to 30 metres, where suitably qualified.

General Exclusions

- Page 18: The list of medical conditions that can be automatically included has been extended.

Local Taxes

- Page 22: Added the following: Taxes. There may be circumstances where taxes may be due that are not paid via **Us**. If this occurs then it is **Your** responsibility to ensure that these are paid direct to the appropriate authority.

Changes to Definitions

- Pages 23-26: Definitions: Removed definition for 'Family' and extended Relatives definition to include all family members.
Added definitions for Publicly Licensed Transport, Professional Sport & Manual Labour.