



▶ **YACHT PERSONAL ACCIDENT COVER**
FREQUENTLY ASKED QUESTIONS



YACHTOWNERS
LIABILITY INSURANCE FROM SHIPOWNERS

YACHT PERSONAL ACCIDENT COVER

FREQUENTLY ASKED QUESTIONS (FAQs)

These notes are intended to provide general guidance about our Personal Accident cover. They are subject to the terms and conditions of the policy wording, the Certificate of Insurance and any endorsements to it. We recommend that you read the policy carefully and discuss it with your broker if you are in any doubt. You will find a copy at: www.shipownersclub.com

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1.0 Why you may need this cover

1.1 I have a yacht liability policy with you. Do I need to buy Personal Accident cover as well?

If you are relying on your yacht liability insurance policy to cover accidents and injuries to crew members you will generally need to show that you have been liable under common law or by breaching a statutory duty or that the liability arose under the terms of a Collective Bargaining Agreement approved by the Club. The incident you are claiming for must also be linked to the ownership and operation of a yacht. Our Personal Accident insurance, on the other hand, is a no fault product. It can provide accidental death or permanent disablement benefits for insured persons on a 24 hour basis, whether or not the accident is related to the yacht itself.

1.2 Is there any overlap between the Yacht Liability Insurance and the Personal Accident cover?

There could be and this is one of the factors that we take into account when rating your risk. Whenever there is a possible overlap between the cover, you will see that we discount your yacht liability insurance premium to take this into account. This will be clearly shown on our quotations.

1.3 Are there any other advantages in buying Personal Accident cover?

Having no fault Personal Accident cover in place as part of your crew welfare provisions suggests a caring employer and may help to recruit top quality crews. It will also protect your claims record on the yacht liability section of your policy which should help keep your liability premiums down. Personal Accident cover also pays out pre-determined benefits, so there is no doubt how much the insured person(s) or their beneficiary/beneficiaries will receive should the worst happen. Payment of Personal Accident claims tends to proceed quickly as there is no need to spend time looking into the question of liability or assessing the value of the claim.

2.0 The insurance we provide and who can be covered

2.1 You offer two types of Personal Accident cover: basic and enhanced. What is the difference?

Both types of insurance provide cover on behalf of insured persons. If you are buying for your crew members they will be the insured persons for the purpose of the cover. You will be the Assured (the policy holder). The basic cover will respond to death and permanent disability due to accidents, with agreed pay outs in the event of death or disability. The pay outs change depending upon the type of disability and reduce in accordance with a scale of benefits listed at the end of the policy. The enhanced cover provides the benefits listed above and in addition includes insurance against temporary total disablement due to an accident or illness. Extra cover is also available for crew members, such as crew medical and travel expenses, crew repatriation costs, crew replacement or substitution costs and cover for loss of crew personal baggage.

2.2 Who can be covered under this Personal Accident insurance?

It is intended to provide cover for your yacht crew, although you can buy Personal Accident cover on behalf of passengers or guests, too.

3.0 Crew cover

3.1 Are my crew covered for accidents 24 hours a day, 7 days a week?

Yes. Certain activities are excluded, such as rock climbing and hang gliding. See the exclusions listed under the policy terms and conditions.

3.2 Are my crew covered for sickness 24 hours a day, 7 days a week?

Yes, if you have purchased the enhanced cover. As with our previous answer, certain activities are excluded. See the exclusions listed under the policy terms and conditions.

3.3 Are my crew covered for medical expenses 24 hours a day, 7 days a week?

Under the enhanced policy, medical expenses are covered on a 24/7 basis while the crew member is under a contract of employment with the insured. Please note that medical expenses in the crew member's country of domicile (the country of nationality) are limited to €20,000 (or currency equivalent) in all.

3.4 I sometimes sign off my crew temporarily. Does this mean they lose their cover for medical expenses?

If it is your practice to temporarily sign off crew on the basis that they are liable to be recalled to the yacht or employed on another of your vessels, this will not effect the coverage we provide for your crew's medical expenses.

3.5 You mention illness in the Personal Accident policy but not sickness. Are these the same thing for the purposes of collecting a claim?

Yes.

3.6 Is cover available in the event of long-term illness, such as a stroke?

Under our enhanced policy, if the onset of a serious illness, such as a stroke, results in the crew member becoming temporarily totally disabled (see definition in the policy wording) and therefore unable to carry out his usual occupation, then we would pay a weekly benefit of up to 1,000 of the appropriate currency (maximum usual gross wage) until they return to work or up to 52 weeks, whichever ever sooner, subject to a 7 day waiting period.

3.7 Does my crew member have to be under an employment contract in order to claim for medical and travel expenses?

To be eligible for a claim payment under the medical and travel expenses section of the policy, the crew member must be under a current contract of employment relating to your vessel. If it is the practice to sign off crew on the basis that they are liable to be recalled or employed on another of the your vessels when required, this is acceptable for the purposes of making a claim.

3.8 What about changes in crew?

We should be informed of crew number changes as the premiums charged are on a per crew basis.

3.9 Does the nationality of the crew and cruising area have an impact on premium?

The nationality of the crew does not have an impact on the Personal Accident premium but may have an impact on the Yacht Liability Insurance premium. We should therefore be informed of the nationalities. The Personal Accident insurance covers worldwide cruising; however we do have a reduced premium option for yachts cruising only in European and Mediterranean waters.

3.10 What if I have contracts with my crew that pay death and disability benefits and you have already agreed this as covered under the Yacht Liability Insurance policy?

Providing they fall within the policy terms, the benefits sections of the Personal Accident cover (accidental death, disability) will pay out in addition to whatever you are entitled to collect under the yacht liability section of your Certificate of Insurance.

4.0 Guests

4.1 Who is deemed to be a guest?

A guest is anyone you invite onboard the insured yacht for a period of 12 consecutive hours or more. It can be your family or friends or a paying guest under a charter agreement. People such as port or harbour officials, the emergency services, customs and excise officers, tradesmen, or your crew and officers do not qualify as guests.

4.2 Are guests covered by the Personal Accident policies?

No, but if you wish to cover them you can either extend the enhanced Personal Accident cover (but not the basic), or you can buy a standalone Guest Personal Accident policy. Additional premium will be payable and additional conditions apply. Please refer to the wording. A copy is available at:

www.shipownersclub.com

4.3 What additional conditions apply when buying cover for guests?

The scope of cover is dependent upon age and the limit of cover is lower than that which we provide to your crew. The guest extension is also limited in terms of when the cover begins and ends.

4.4 When does the guest Personal Accident and medical expenses extension begin and end?

Cover starts when the guest boards the insured yacht, continues during the stay (including excursions and trips away from the yacht) and ceases immediately as and when the guest disembarks the yacht for onward travel. The maximum period of cover is 30 days at any one period of time.

5.0 General cover points

5.1 Your Personal Accident cover refers to a conveyance limit. What is this?

Both the basic and the enhanced Personal Accident covers contain a conveyance limit. It is the maximum amount we will pay when people are travelling together in a group and an accident happens which affects more than one of them. It is important that this amount is a multiple of the number of crew you have bought cover for, otherwise if exceeded, any claim payable will be reduced in proportion to the number of people exceeding the maximum limit.

5.2 Is Personal Accident cover still in force whilst the yacht is racing?

There is no exclusion for racing. We will have spoken to you regarding your racing risk requirements as part of arranging the Yacht Liability Insurance for you. Offshore professional high risk racing would require specialist insurance cover from us and Personal Accident will be considered as part of this.

5.3 Am I covered for claims arising from piracy?

If the insured person suffers bodily injury, yes. Piracy is normally associated with financial gain and as such is not excluded.

5.4 Can I obtain Personal Accident cover during the Pre-Delivery period?

Yes. We are happy to provide Personal Accident cover to run alongside our new Yacht Pre-Delivery Policy.

www.shipownersclub.com/publications/pre-delivery-liability-policy

5.5 How would the Personal Accident cover respond to a possible case of drowning?

The Personal Accident cover would pay out the death benefit if after a period of time it was reasonable to believe that death has occurred as a result of bodily injury. The maximum period we will wait to establish whether death has occurred is 60 days, although we may accept the claim earlier than this, depending upon the circumstances. We will ask for a signed undertaking from the beneficiaries and if the presumption of death is subsequently found to be incorrect, the claim paid must be refunded to us.

5.6 Is dental treatment covered?

Dental treatment is only covered arising out of an emergency and when the enhanced Personal Accident insurance option is purchased. Routine dental check ups and subsequent treatment is not covered.

5.7 Can you summarise the exclusions under the Basic Personal Accident cover?

Broadly speaking, basic Personal Accident insurance will not cover death or disablement from or caused by:

- Air travel by private means or private plane
- Alcohol or (non-prescribed) drug impairment
- Chemical or biological agents
- Criminal acts
- Deliberate exposure to exceptional danger (except in an attempt to save human life)
- Driving or riding on motor cycles
- Military service
- Nuclear weapon or device
- Radioactive contamination
- Riskier sports such as rock climbing, mountaineering, potholing, hang gliding, parachuting, hunting on horseback or racing
- Suicide, intentional self-injury or insanity
- Terrorism
- War.

These exclusions also apply to the accident, illness and disablement section of the enhanced Personal Accident cover.

5.8 The cover contains excluded activities. If an insured person decides to take up some of these activities after the cover has started, what effect does this have on the insurance?

We set our premium rate based on the information which is given to us at the start of the cover. The insurance contains a number of exclusions which relate to more hazardous activities. We recommend that the insured person familiarises themselves with the terms and conditions of the cover so that the limitations or restricted sports, occupations, pastimes and activities are fully understood. Should an insured person decide to regularly engage in any of these occupations, sports, pastimes or activities and we have not been told, then a claim may not be payable. We suggest you keep us advised at all times of any changes which may breach the exclusions of the cover.

5.9 Can my crew obtain cover which protects them whilst skiing?

Yes. You need to ask us to add the Skiing Extension to the policy. Please refer to the terms and conditions of the Skiing Extension.

An additional premium or skiing claims excess (deductible) may be applied.

5.10 Does the Skiing Extension cover snowboarding?

Yes, other than freestyle snowboarding. Please refer to the terms and conditions of the Skiing Extension.

5.11 Does the policy cover death and disablement claims due to venereal disease or AIDS?

Yes. The first version of our Personal Accident policy excluded such claims but happily the exclusion has now been removed and we would pay such claims.

5.12 Does the policy cover death and disablement claims due to pregnancy or childbirth?

Yes. The first version of our Personal Accident policy excluded such claims but happily the exclusion has now been removed and we would pay such claims.

6.0 Help and assistance to Club Members

6.1 What benefits are there from being a Member of the Shipowners' Club?

We pride ourselves on the quality of our customer service. As a Member of the Club you will have support 24 hours a day from our dedicated staff, as well as a network of Correspondents across the world. You will also be able to benefit from our loss prevention advice as well as our help in reviewing insurance related vessel contracts.

6.2 Who do I contact at the Club?

For help and assistance with all Personal Accident cover related matters, please contact Ian Ferns or Jane Fraser on:

T +44 207 488 0911

or via:

E ian.fern@sipownersclub.com

S ianfern@sipownersclub.com

E jane.fraser@sipownersclub.com

S jane.fraser5@sipownersclub.com

6.3 Who do I call in the case of an incident or emergency?

24/7 EMERGENCY CONTACT

The claims response service is available 24 hours a day, 7 days a week and provides immediate global assistance to all of our Members.

Calling the emergency contact number provides a quick and effective way to speak directly to a duty Shipowners' claims handler in the event of an incident or casualty involving an entered vessel.

London Branch	Singapore Branch
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+44 203 829 5858	+65 8683 3190
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During office hours the emergency number will redirect to the relevant corresponding office switchboard.

Alternatively, you can contact us immediately at any of the following offices:

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St Clare House
30–33 Minories
London EC3N 1BPT

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Immediate advice and local assistance is also available from our Correspondents who are listed at:

www.shipownersclub.com/correspondents