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▶ **YACHT PERSONAL  
ACCIDENT COVER**

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GUEST PERSONAL  
ACCIDENT AND MEDICAL  
EXPENSES EXTENSION



**YACHTOWNERS**  
LIABILITY INSURANCE FROM SHIPOWNERS

## YACHT PERSONAL ACCIDENT COVER

### GUEST PERSONAL ACCIDENT AND MEDICAL EXPENSES EXTENSION

**Important notice: this is an optional cover which is not intended to be a substitute for compulsory state personal accident and/or compensation schemes.**

The Yacht Personal Accident cover – guest personal accident and medical expenses extension is an additional cover and is subject to the claims procedures, limitations, definitions and exclusions of the enhanced Personal Accident policy.

#### Effective time of cover

Cover commences from the time the guest boards the insured's vessel, at all times during the stay (including excursions and trips away from the vessel) and ceases immediately as and when the guest disembarks the insured's vessel for onward travel.

#### Exclusions

1. Persons acting in an official capacity e.g. port/harbour officials, emergency services, customs and excise officers and the like.
2. Any person(s) under a contract to provide services or goods for the insured, e.g. tradesmen, water-taxi or the like.
3. Crew and officers under a contract of employment with the insured.

#### Provisions

1. The accidental death sum insured for any guest aged 18 years of age or younger is limited to 5,000 in the currency of the Certificate of Insurance, in all.
2. The maximum duration of cover for any guest under this extension is limited to 30 days in any one period of insurance.

#### Definitions

When used in this extension the following words have a special meaning assigned to them, as follows:

**Guest** means any person who is invited (whether as family or friend of the insured, or as a paying guest under a charter agreement) on board the insured's vessel for a period greater than 12 consecutive hours.

#### Law and jurisdiction

This insurance policy is governed by and will be construed in accordance with English law. It is subject to the exclusive jurisdiction of the English courts. It is not intended that rights should be acquired by any third party through the operation of the Contracts (Rights of Third Parties) Act 1999 of the United Kingdom or similar legislation.

#### Complaints

If the insured person or the Assured's executors or administrators are unhappy about the handling of a claim or any other aspect of the insurance, please contact the insurers. Details of the insurer's complaints handling policy are detailed on the website at:

[www.shipownersclub.com/complaints-handling-policy](http://www.shipownersclub.com/complaints-handling-policy)

#### Disputes

This insurance policy is governed by and will be construed in accordance with English law. It is subject to the exclusive jurisdiction of the English courts. It is not intended that rights should be acquired by any third party through the operation of the Contracts (Rights of Third Parties) Act 1999 of the United Kingdom or similar legislation.

#### Claims

For assistance with claims, please contact one of our branches:

#### London

The Shipowners' Protection Limited  
St Clare House  
30–33 Minories  
London EC3N 1BP

**T** +44 207 488 0911

**F** +44 207 480 5806

**E** [yacht@shipownersclub.com](mailto:yacht@shipownersclub.com)

**W** [www.shipownersclub.com](http://www.shipownersclub.com)

#### Singapore

Shipowners' Mutual Protection and Indemnity Association  
(Luxembourg) (Singapore Branch)

6 Temasek Boulevard  
#36–05 Suntec Tower 4  
Singapore 038986

**T** +65 6593 0420

**F** +65 6593 0449

**E** [yacht@shipownersclub.com](mailto:yacht@shipownersclub.com)

**W** [www.shipownersclub.com](http://www.shipownersclub.com)

Please provide:

1. The name of the vessel the insured person is signed on to.
2. Details of the accident including the date, time and location of when and where it occurred.
3. Details of the insured person who is injured and their current status and location.
4. Contact telephone numbers where we can call you.

Immediate advice and local assistance is also available from the insurer's Correspondents who are listed at:

[www.shipownersclub.com/correspondents](http://www.shipownersclub.com/correspondents)

#### 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

+44 203 139 9041

#### Singapore Branch

+65 8683 3190

#### UK toll free

0808 238 0071

During office hours the emergency number will redirect to the relevant corresponding office switchboard.