

<b>YACHTSMAN'S CLASSIC</b>		SUM INSURED	
Type of policy		<b>Annual Multi-trip</b>	
Standard duration away at any one time		35 days	
Optional Maximum duration away at any one time		35 days	
Area		Worldwide	
Excess	sections 2,4 and 5	£	50
<b>1 <u>Cancellation &amp; Disruption</u></b>			
a)	Loss of unused travel and accommodation Including yacht charter, race, rally or event booking fees	£	<b>3,000</b>
	Additional travel and accommodation expenses including as a result of:- Theft, total loss, or major damage and resultant repairs to accommodation <b>(including a yacht)</b>	£	<b>1,000</b>
b)	Missed Departure	£	<b>500</b>
c)	Travel Delay Inconvenience £20 for first 12 hour period and £10 each subsequent 12 hour period up to	£	<b>100</b>
<b>2 a) <u>Medical and Repatriation</u></b>		£	<b>5,000,000</b>
b) Hospital Inconvenience up to £25 for each 24 hour period up to		£	<b>1,500</b>
<b>3 <u>Personal Accident</u></b> For death and disability		£	<b>20,000</b>
<b>4 <u>Baggage and Personal Effects</u></b>		£	<b>1,500</b>
Maximum any one item		£	<b>350</b>
Delayed Baggage		£	<b>100</b>
<b>5 <u>Money, travel documents and cards</u></b>		£	<b>750</b>
Business Documents		£	<b>100</b>
<b>6 a) <u>Legal Expenses</u></b>		£	<b>25,000</b>
b) <u>Personal Liability</u>		£	<b>2,000,000</b>
<b>7 <u>Hijack and Kidnap</u></b> £50 per day up to :		£	<b>1,000</b>

**PREMIUM SCHEDULE – ANNUAL MULTI-TRIP POLICY**

Premium for adults residing in the UK up to 70 years at date of departure.

All Premiums include insurance premium tax @ 17.5%

<b>YACHTSMAN'S CLASSIC</b>	<b>Additional period extensions</b>
First Insured Person :       £85 Second Adult                   £70 Children under 18 :         £30  Special Family Discount:   £175 (Both parents and all dependant children/young people aged under 18 years and in full time education.)  Maximum duration any one trip <b>35 days</b>	Extended duration period not available  Please use the Yachtsman's Gold Annual Travel policy if you require more than 35 days away at any one time.