

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

PREMIUM SCHEDULE – SINGLE TRIP POLICIES			
Standard Premium for adults residing in the UK up to 70 years at date of departure.			
Period of Insurance including date of departure and date of return			
Premiums include insurance premium tax @ 17.5%			
DAYS	Area 1) UK Isle of Man and the Channel Islands	Area 2) Europe including Republic of Ireland, Canary Islands, Madeira and countries bordering the Mediterranean	Area 3) <u>Worldwide</u>
9	£ 15.00	£ 20.00	£ 40.00
17	£ 20.00	£ 25.00	£ 45.00
25	£ 25.00	£ 30.00	£ 55.00
31	£ 30.00	£ 35.00	£ 60.00
Extra week	£ 10.00	£ 10.00	£ 15.00
Trips 6 months – 1 year	£40 per month	£55.00 per month	£ 55.00 per month

PREMIUM ADJUSTMENTS			
Children under 2 years of age		Free of charge	
Children/young persons aged under 18 years and in full time education		Half of standard premium	
Family (both parents and all dependant children /young people aged under 18 and in full time education.)		Two and a half times normal premium	
Winter sports		Double normal premium	
Adults aged 70 to 75 years at date of departure.	Area 1) Double standard premium	Area 2) Double standard premium	Area 3) Double standard premium