

**RENEWAL POLICY SCHEDULE**  
**Y A C H T - Hull**

**Policy No. 71472135-11**  
**Customer No. 299961**  
**Insurance period**  
**from 01/12/2023 to 01/12/2024 noon (GMT)**

Policyholder  
Miss Katherine Cope  
2 Hope Cottages  
Winkfield Road  
ASCOT  
SL5 7LR

**Insured Vessel**

Kind of yacht / type:	SY / Sun Fast 3200 R2
Year built:	2018
Name:	Purple Mist
Measurements / material:	10.10 m x 3.48 m / GRP
Engine / HP:	Yanmar 3YM15 1 x 11 kW (= 15.0 HP)
Gross Tonnage:	3
Sail Area:	59.90 sqm
Hull Identification No.(HIN):	FR-SPBND212G810
Flag or Registration:	United Kingdom

**Agreed fixed value**

Hull incl. inventory, equipment, engine and tenders	<b>GBP</b>	<b>160,000.00</b>
<b>Basic annual premium:</b>	<b>GBP</b>	<b>2,910.60</b>
<b>Excess:</b>	<b>GBP</b>	<b>4,000.00</b>

**Conditions**

Pantaenius Sailing Yacht Cover Plus  
Section A: Hull and Property Insurance and Section D: General Terms & Conditions (UK/EN/SYC 0620)

**Crewed Racing Clause (Hull)**

Cover under **this insurance** is extended to include racing on a crewed basis. Section A § 3.20 is deleted.

**Lightning Excess Outside European Waters**

When outside territorial waters of Europe, the policy **excess** will be doubled for all claims for loss or damage caused by lightning, including damage to electronics and communication equipment.

**Named Tropical Storms Exclusion**

Any loss or damage caused by a named tropical storm is excluded from this cover. This exclusion applies between June 1st and November 30th annually in the area between the Latitudes 10°N and 37°N (but does not apply for the Canary Islands, Cape Verde, Madeira, Persian Gulf and Gulf of Oman) and between November 1st and May 1st annually in the area between the Latitudes 10°S and 30°S. A Named Tropical Storm is defined as a tropical cyclone which is given a name by a regional agency such as the National Hurricane Center or the Australian Bureau of Meteorology or similar which are advisory and warning centers of the World Meteorological Organization (WMO <http://severe.worldweather.wmo.int/>).

**Bluewater Conditions Clause**

It is a condition precedent to **our** liability to indemnify **you** or to make any payment under **this insurance** that **we** approve in writing the number and experience of crew prior to the commencement of each and every Ocean passage or part of an Ocean passage and that **our** approval is endorsed on the Schedule.

**Increased Excess During Participation in the 2023 RORC Transatlantic**

The policy excess will be £10,000 each and every claim whilst participating in the 2023 RORC Transatlantic Race.

### **Loyalty Excess Reduction Benefit**

After each claims free year **your** hull policy **excess** will be reduced by 10% for the following policy year at the annual renewal date. The reduction applied will be 10% of the original policy **excess** as noted on the schedule, per claims free year. Claims falling below the **excess** noted on the schedule remain not payable. Where a claim exceeds the policy **excess** as noted on the schedule and the hull policy **excess** is applicable to the claim, the **excess** will not be charged in full. Instead this reduced **excess** will be applied to claims that exceed the original hull policy **excess** noted on the schedule. If **we** settle a claim under **this insurance**, then following settlement of a claim **your** hull policy **excess** will revert back to the full amount until you have had a further claims free policy year. This clause applies only to claims that are subject to the standard hull policy **excess** and where the hull policy **excess** is less than £5,000.00 (or the equivalent thereof in the policy currency). This clause does not affect claims to which no **excess** is applicable and does not apply to items or claims for which a specific or increased **excess** is noted on the policy, or where the hull policy **excess** is greater than £5,000.00 (or the equivalent thereof in the policy currency).

### **Cruising area**

The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the Latitudes 28° North and 67° North and Longitudes 12° West and 30° East. (NEURO)  
Excluding waters of Russia.

Waters of the Atlantic between Latitudes 23.5° North and 52° North and Longitudes 12° West and 50° West. (CANMADAZO)

Waters of continental Africa are excluded.

Inland waters of Europe (geographical). (EUINL)

Excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia.

Mediterranean Sea including the Dardanelles, the Sea of Marmara, the Bosphorus and the Straits of Gibraltar as far as Longitude 6° West. (MM)

Waters of continental Africa are excluded.

Waters of the Atlantic between Latitudes 7° North and 23.5° North and Longitudes 12° West and 50° West. (CAPVERDE)

Waters of continental Africa are excluded.

Waters of the Caribbean and Gulf of Mexico between Latitudes 7° North and 23.5° North and as far as Longitude 50° West. (CARMEX)

Inland waters of Florida. Coastal waters of Florida and the Gulf of Mexico between Latitudes 23.5° North and 30.5° North and as far as Longitude 50° West. (FLMEX)

Waters of the East Coast of the USA and Canada, including the Gulf of St Lawrence, between Latitudes 30.5° North and 52° North and as far as Longitude 50° West. (USEA+CA)

Inland waters of the USA and Canada between Latitudes 30.5° North and 52° North. (USINL+CA)

Plymouth, 24. October 2023

On the behalf of the participating Underwriters

**Under Special Authority** 

### **Consortium: UKHULL**

#### **Participating underwriters:**

(The underwriter mentioned first is the lead underwriter)

25.00% Allianz Global Corporate & Specialty SE, Deutschland

25.00% Chubb European Group SE, Direktion für Deutschland

20.00% Berkshire Hathaway European Insurance DAC,  
Deutschland Zweigniederlassung der Berkshire Hathaway  
European Insurance Designated Activity Company mit Sitz  
in Dublin/Irland

17.50% American International Group UK Limited

12.50% HDI Global Specialty SE, Deutschland

**RENEWAL POLICY SCHEDULE  
Y A C H T - Third Party Liability**

**Policy No. 71472136-11  
Customer No. 299961  
Insurance period  
from 01/12/2023 to 01/12/2024 noon (GMT)**

Policyholder  
Miss Katherine Cope  
2 Hope Cottages  
Winkfield Road  
ASCOT  
SL5 7LR

**Insured Vessel**

Kind of yacht / type:	SY / Sun Fast 3200 R2
Year built:	2018
Name:	Purple Mist
Measurements / material:	10.10 m x 3.48 m / GRP
Engine / HP:	Yanmar 3YM15 1 x 11 kW (= 15.0 HP)
Gross Tonnage:	3
Sail Area:	59.90 sqm
Hull Identification No.(HIN):	FR-SPBND212G810
Flag or Registration:	United Kingdom

**Sum insured per claim event**

<b>GBP</b>	<b>9,000,000.00</b>	combined single limit for personal injury and/or property damage
<b>GBP</b>	<b>7,000,000.00</b>	max. indemnification per person for personal injury

**Our** maximum liability for all claims and costs in any one Policy Period shall not exceed twice the Combined Single Limit.

**Basic annual premium:** **GBP** **111.54**

**Conditions**

Pantaenius Sailing Yacht Cover Plus  
Section B: Liabilities to Third Parties and Section D: General Terms & Conditions (UK/EN/SYC 0620)

**Cruising Area**

The cruising area is as stated on the Schedule for the associated Hull policy.

**Crewed Racing Clause (Third Party Liability)**

Cover under **this insurance** is extended to include racing on a crewed basis. Section B § 3.12 is deleted.

Plymouth, 24. October 2023

On the behalf of the participating Underwriters

**Under Special Authority** 

**Consortium: UKTPL**

**Participating underwriters:**

(The underwriter mentioned first is the lead underwriter)

25.00%	Allianz Global Corporate & Specialty SE, Deutschland
25.00%	Chubb European Group SE, Direktion für Deutschland
20.00%	Berkshire Hathaway European Insurance DAC, Deutschland Zweigniederlassung der Berkshire Hathaway European Insurance Designated Activity Company mit Sitz in Dublin/Irland
17.50%	American International Group UK Limited
12.50%	HDI Global Specialty SE, Deutschland

**RENEWAL POLICY SCHEDULE**  
**Y A C H T - Personal Accident**

**Policy No. 71472137-11**  
**Customer No. 299961**  
**Insurance period**  
**from 01/12/2023 to 01/12/2024 noon (GMT)**

Policyholder

Miss Katherine Cope  
2 Hope Cottages  
Winkfield Road  
ASCOT  
SL5 7LR

**Insured Vessel**

Kind of yacht / type:	SY / Sun Fast 3200 R2
Year built:	2018
Name:	Purple Mist
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Engine / HP:	Yanmar 3YM15 1 x 11 kW (= 15.0 HP)
Gross Tonnage:	3
Sail Area:	59.90 sqm
Hull Identification No.(HIN):	FR-SPBND212G810
Flag or Registration:	United Kingdom

**Scope of cover**

Sums insured:		
in case of death:	<b>GBP</b>	<b>60,000.00</b>
in case of permanent disability (100%):	<b>GBP</b>	<b>120,000.00</b>

Maximum sums insured per person:		
in case of death:	<b>GBP</b>	<b>60,000.00</b>
in case of permanent disability (100%):	<b>GBP</b>	<b>120,000.00</b>

Beneficiaries in case of death are the legal heirs.

<b>Basic annual premium:</b>	<b>GBP</b>	<b>45.00</b>
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**Conditions**

Pantaenius Yacht Personal Accident Conditions (PYPAC) UK/EN/EL/PYPAC 1220

**Automatic renewal removed**

Contrary to Section § 9.2, this insurance will not be automatically renewed.

Plymouth, 24. October 2023

On the behalf of the participating Underwriter

**Under Special Authority** 

**Consortium: MARSHPA**

**Participating underwriters:**

(The underwriter mentioned first is the lead underwriter)  
100.00% Allianz Global Corporate & Specialty SE, Deutschland