



**Policy Schedule for Sailing Yacht Insurance**

Policy Number: 71944679  
Customer Number: 433624

Insurance period 21/09/2023 (noon) to 21/09/2024 (noon)

**Policyholder**

Name:	Simon Toms	Date of Birth:	14/11/1978
Address:	20 Furlong Road, LONDON N7 8LS		
Country:	United Kingdom	Phone:	+44 (7507) 990054
Email:	simontoms@hotmail.com	Mobile:	+44 (7507) 990054

**Insured Vessel**

Type:	Sailing Yacht	Model:	Jeanneau Sun Fast 3300
Name:	Zephyr	Flag:	United Kingdom
Hull Identification No:	Unknown	Hull Material:	GRP
Engines:	1 x Yanmar	Total HP:	1 x 20.0 HP (14.7 kw)
Mast Material:	Carbon	Sail Area:	61.90 sqm.
Year Built:	2022	Measurements:	10.11m X 3.40m
Agreed Fixed Value:	£265,000.00		

**Cruising Areas**

The definitive cruising area in which this cover would operate is stated below. The geographic limits shown on the attached map are for illustrative purposes only.

Northern Europe	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. Waters of Russia are excluded.
Inland Europe	Inland waters of Europe (geographical). Waters of Russia, Belarus, Ukraine, Moldova and Georgia are excluded.
Mediterranean Sea	Mediterranean Sea including the Dardanelles, the Sea of Marmara, the Bosphorus and the Straits of Gibraltar as far as Longitude 6° West. Waters of continental Africa are excluded.



**Hull and Property Insurance**

Policy Number: 71944679-1

**Conditions**

**Hull and Property Insurance**

Pantaenius Sailing Yacht Cover Plus

Section A: Hull and Property Insurance and Section D: General Terms & Conditions (UK/EN/SYC 0620)

**Carbon Rig Clause**

For claims in respect of loss or damage to the rig the Insurers will deduct 30% of the cost (or the policy **excess**, whichever is higher) of repairing or replacing masts, spars, sails, standing and running rigging and mast mounted equipment.

**Racing Excess**

Each and every claim arising whilst racing shall be subject to an **excess** of 30% of the total value of the claim, or the policy **excess** noted on the schedule, whichever is the greater.

**Crewed Racing Clause**

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

**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).

**Description**

**Sum Insured**

**Excess**

Hull incl. inventory, equipment, engine and tenders

£260,000.00

Personal Effects

£5,000.00

**Agreed Fixed Value**

**£265,000.00**

**£2,000.00**

**Participating Underwriters** (The Underwriters mentioned first are leading Underwriters)

Allianz Global Corporate & Specialty SE, Deutschland 25.00%

Chubb European Group SE, Direktion für Deutschland 25.00%

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

American International Group UK Limited 17.50%

HDI Global Specialty SE, Deutschland 12.50%

On the behalf of the participating Underwriters

**Under Special Authority**





## Third Party Liability Insurance

Policy Number: 71944679-2

### Conditions

#### Third Party Liability Insurance

Pantaenius Sailing Yacht Cover Plus

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

#### Crewed Racing Clause

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

	Sum Insured	Excess
Combined Single Limit for Personal Injury and/or Property Damage	£9,000,000.00	Nil
Maximum Indemnity per Person for Personal Injury	£7,000,000.00	

The Combined Single Limit is the maximum liability of the insurers for any single incident, irrespective of the number of claimants. Our maximum liability for all claims and costs in any one Policy Period shall not exceed twice the Combined Single Limit.

#### Participating Underwriters (The Underwriters mentioned first are leading Underwriters)

Allianz Global Corporate & Specialty SE, Deutschland 25.00%

Chubb European Group SE, Direktion für Deutschland 25.00%

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

American International Group UK Limited 17.50%

HDI Global Specialty SE, Deutschland 12.50%

On the behalf of the participating Underwriters

#### Under Special Authority





**Personal Accident Insurance**

Policy Number: 71944679-3

**Conditions**

**Personal Accident Insurance**

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

**No automatic renewal Personal Accident**

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

Sums Insured	Death	Permanent Disability	Excess
	£150,000.00	£300,000.00	see below*

\*An excess of £50 is applied in respect of emergency medical costs.

In order to calculate the amount of indemnity for Death or Permanent Disability of an insured person, the total sum insured for death or permanent disability will be divided by the number of persons (excluding paid crew) on board at the time of the incident.

**Participating Underwriters** (The Underwriters mentioned first are leading Underwriters)

Allianz Global Corporate & Specialty SE, Deutschland 100.00%

On the behalf of the participating Underwriters

**Under Special Authority**





**Legal Protection Insurance**

Policy Number: 71944679-6

**Conditions**

**Legal Protection Insurance**

Marine Legal Protection Insurance (issued on behalf of ARC Legal Assistance Ltd.)

**Cruising Area**

Please refer to the Territorial Limits applicable to each section, as all sections of cover may not be valid in your entire cruising area.

	Sum Insured	Excess
Uninsured Loss Recovery & Personal Injury Pursuit, Contract Disputes, Prosecution Defence and Identity Fraud	£100,000.00 <i>per insured event</i>	*see below
Emergency Expenses & Accommodation Costs	£500.00 <i>per period of insurance</i>	*see below
Breakdown Costs	£500.00 <i>per period of insurance</i>	*see below

\*Please refer to the Marine Legal Protection policy wording for the excess applicable to each section of cover.

**Participating Underwriters** (The Underwriters mentioned first are leading Underwriters)

ARC Legal Assistance Limited 100.00%

On the behalf of the participating Underwriters

**Under Special Authority**

