

RENEWAL POLICY SCHEDULE
Y A C H T - Hull

Policy No. 71382557-11
Customer No. 68428
Insurance period
from 08/01/2024 to 08/01/2025 noon (GMT)

Policyholder

Mr. Gavin Howe
Boaters
Park View Road
WOLDINGHAM
CR3 7DN

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2017
Name:	Tigris
Measurements / material:	10.80 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 15.4 kW (= 21.0 HP)
Gross Tonnage:	5
Sail Area:	69.80 sqm
Flag or Registration:	United Kingdom

Agreed fixed value

Hull incl. inventory, equipment, engine and tenders	GBP	250,000.00
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Basic annual premium:

	GBP	5,250.00
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Excess:

	GBP	5,000.00
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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.

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.

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.

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.

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.

For the East-West trans-Atlantic Ocean crossing commencing 01/11/2023, it is noted and agreed that Gavin Howe and Maggie Adamson shall be the crew.

Piracy Exclusion

This Insurance does not cover any loss, damage, liability, claim or expense arising directly or indirectly, in whole or in part from piracy in the area between the Latitudes 30.5° N and 30° S.

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/>).

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.

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, 28. November 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
42.50%	Chubb European Group SE
20.00%	Berkshire Hathaway European Insurance DAC, Deutschland Zweigniederlassung der Berkshire Hathaway European Insurance Designated Activity Company mit Sitz in Dublin/Irland
12.50%	HDI Global Specialty SE, Deutschland

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

Policy No. 71382558-11
Customer No. 68428
Insurance period
from 08/01/2024 to 08/01/2025 noon (GMT)

Policyholder
Mr. Gavin Howe
Boaters
Park View Road
WOLDINGHAM
CR3 7DN

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2017
Name:	Tigris
Measurements / material:	10.80 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 15.4 kW (= 21.0 HP)
Gross Tonnage:	5
Sail Area:	69.80 sqm
Flag or Registration:	United Kingdom

Sum insured per claim event

GBP	9,000,000.00	combined single limit for personal injury and/or property damage
GBP	7,000,000.00	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** **210.00**

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, 28. November 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
42.50%	Chubb European Group SE
20.00%	Berkshire Hathaway European Insurance DAC, Deutschland Zweigniederlassung der Berkshire Hathaway European Insurance Designated Activity Company mit Sitz in Dublin/Irland
12.50%	HDI Global Specialty SE, Deutschland

RENEWAL POLICY SCHEDULE
Y A C H T - Personal Accident

Policy No. 71382559-11
Customer No. 68428
Insurance period
from 08/01/2024 to 08/01/2025 noon (GMT)

Policyholder
Mr. Gavin Howe
Boaters
Park View Road
WOLDINGHAM
CR3 7DN

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2017
Name:	Tigris
Measurements / material:	10.80 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 15.4 kW (= 21.0 HP)
Gross Tonnage:	5
Sail Area:	69.80 sqm
Flag or Registration:	United Kingdom

Scope of cover

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

Beneficiaries in case of death are the legal heirs.


Basic annual premium: **GBP** **45.00**

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, 28. November 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

RENEWAL POLICY SCHEDULE
Y A C H T - Legal Protection

Policy No. 71382560-11
Customer No. 68428
Insurance period
from 08/01/2024 to 08/01/2025 noon (GMT)

Policyholder
Mr. Gavin Howe
Boaters
Park View Road
WOLDINGHAM
CR3 7DN

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2017
Name:	Tigris
Measurements / material:	10.80 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 15.4 kW (= 21.0 HP)
Gross Tonnage:	5
Sail Area:	69.80 sqm
Flag or Registration:	United Kingdom

Sum insured

Uninsured Loss Recovery, Personal Injury Pursuit, Prosecution Defence or Identity Fraud **GBP 100,000.00**
Contract Disputes **GBP 50,000.00**

Excess

You must pay the first £1,000.00 towards any claim, unless you agree to appoint ARC Legal Assistance Limited's panel solicitor to act for you, in which case the policy excess will be nil.

Cruising Area

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

Conditions

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

Plymouth, 28. November 2023

On the behalf of the participating Underwriter

Under Special Authority 

Consortium: 67

Participating underwriters:

(The underwriter mentioned first is the lead underwriter)
100.00% ARC Legal Assistance Limited