

Yachtsman's / Tall Ships Travel Policy Changes V14. January 2024

The table below shows any significant changes we have made to the terms and conditions of our policy compared to the previous policy wording V13 June 2023. We have tried our best to keep these changes simple and easy to understand, but should you wish to discuss further, please contact Topsail.

Please refer to the Yachtsman's Travel policy wording v14, available in the Document Hub online.

Page Number & Section	Change	What does this mean?
Page 8 Schedule of Benefits and page 24, General Exclusions 2.	<i>Added: The proportion of any costs for a travelling companion not insured on this policy is not claimable. This applies even if the Trip was paid for by You. This exclusion shall not apply to Section 9) Boat Charter Bond /Car hire Excess if a supplementary premium has been paid and is noted on Your Certificate Schedule.</i>	That you cannot claim costs for anyone that is not insured under this insurance
Page 10 Definitions	<i>Redefined: "Sailing Vessel (Private)" and "Sailing Vessel (Commerical)" and replaced with "Boat"</i>	This is to make it clearer and easier to read. It does not alter the cover that is provided
Page 13 Section 1 – Cancellation and Disruption Specified Occurrence b)	<i>Added: "non-travelling" to Relative. Removed Fiancée and replaced with "Partner"</i> <i>b) The death, Injury or serious illness of Your non-traveling Relative, Partner, business colleague, or any person with whom You had arranged to travel, reside or conduct business with.</i>	Defines that the relative is not accompanying the insured person. Removal of Fiancée provides a wider and more modern definition
Page 13 Section 1 – Cancellation and Disruption Specified Occurrence g)	<i>Added:</i> <i>Provided that the Natural Disaster had not occurred, commenced or been announced before or during the first 7 days after the issued date shown on Your Certificate Schedule.</i>	This is a waiting period where there is no cover in place if a Natural Disaster occurs or is announced within the first 7 days of the policy issue date.
Page 14 Section 1 – Cancellation and Disruption What is not covered 10.	<i>Added:</i> <i>Any claims where a non-traveling Relative, Partner, or business colleague has been diagnosed prior to the commencement of Your Trip with a terminal illness or where there is a medical diagnosis resulting in a reasonable likelihood that they will succumb to their condition.</i>	This clarifies cover for relatives and colleagues that are not travelling with you and who may have pre-existing conditions or illness
Page 27 legal, Regulatory and other information	<i>Replacing: Sanctions Limitation Clause with the Sanctions Suspension Clause</i>	Updating and extending the rules regarding International Sanction regulation.