

PANTAENIUS



Oyster World Rally Insurance Package




PANTAENIUS
Sail & Motor Yacht Insurance

OYSTER
WORLD RALLY
2017 - 2019
PARTNER



Hull and Third Party Liability Insurance

Hull Insurance

Pantaenius is able to provide Hull Insurance throughout the entire Rally, including all coastal and blue water areas. In the unfortunate event of claim-related damage occurring during the Rally, our in-house claims team will work closely with Oyster and other suppliers to get you back in the Rally as quickly as possible.

Here are just some of the benefits Pantaenius customers enjoy:

- **24/7 Emergency Claims Line**
Out of hours support for emergencies provided by our own in-house team
- **Cover for damage as a result of Wear & Tear, Latent Defect or Corrosion as standard**
Only the part that failed is excluded.
- **New for Old cover as standard**
Claims settled on a fully new for old basis on all parts and materials less than 10 years of age.

Third Party Liability Insurance

The Pantaenius Third Party Liability insurance automatically covers your yacht-related liabilities worldwide.

Benefits include:

- **A £5m limit as standard**
- **All Third Party claims are deductible-free**
- **Covers your legal liabilities, as a personal owner, when skippering a borrowed or chartered vessel.**

If you do not already have Pantaenius Hull & Third Party Insurance please call our New Business Team on **+44 (0) 1752 223656** and they will be happy to provide you with a quotation.



Rally Travel Insurance

Pantaenius has worked closely with Oyster to develop a Rally Travel Insurance scheme, specifically for rally participation, which we believe will cover the risks associated with participation in a major yachting event of this nature. This cover can be taken out even if your yacht is insured elsewhere.

In order to ensure participants buy only what they want or need, we've arranged for different sections of the Rally Travel Insurance scheme to be available independently of each other: Sections 1 and 2 may be bought independently of each other or together; and Section 3 may be bought with either Section 1 or Section 2, or with both.

Please note that because of the duration of the rally, which obviously increases the risk of an insured event occurring during the rally, and in order to keep premiums at a realistic level, there are some unusual limitations to cover; and you should refer to the Policy Summary and Wording for full details.

1. Cancellation, Curtailment and Travel Disruption

Section 1 of the Pantaenius Travel policy covers your entry fees for the Rally in the event that you need to withdraw before, or during the Rally, for a variety of unforeseen personal reasons. The cancellation and curtailment section is tailored to the rally entry fees, and, for the boat, has significantly higher limits than most other travel policies.

2. Medical Expenses

Unforeseen medical emergencies are probably one of the biggest worries associated with undertaking a blue water rally of extended duration. Sailing in a flotilla provides you with a degree of back-up, and of course, having Oyster Marine organizers on hand at major locations is further reassurance.

The medical expenses section of your Pantaenius Rally Travel policy will pay the cost of getting you from the nearest point of landfall accessible to emergency vehicles to a place where you can be treated.

All your emergency medical and surgical treatment will be covered, up to £1,000,000. If you have a serious condition which prevents you from rejoining the rally, once you are out of immediate danger and fit enough to travel, the policy will repatriate you to your country of residence for continuation of your treatment.

There is no cover for over-the-counter remedies or for the first £150 of your claim.



3. Other Cover

Personal Belongings

Up to £3,000 of personal belongings may be insured for the duration of the trip. There is a single item limit of £500, and valuables are only covered up to £250 in total. We suggest that you speak to your household insurers about extending cover to Worldwide All Risks for your personal possessions, particularly valuables – including jewellery – to ensure you have adequate cover.

Personal Money

Up to £500 cover is provided for personal cash, passports etc. and also the fraudulent use of credit cards. Cash is covered whilst in your possession, from the time of collection, up to 72 hours before your trip starts, and for up to 72 hours after your trip ends.

4. Limitations of Cover

We've given a lot of thought to your needs when participating in a major yacht rally in order to provide the most effective cover; but as with any contract of insurance there will be exclusions and limitations on cover. Please refer to the Policy Summary and Wording for full details.

Maximum age of insured person(s) at inception is 70 years.

We realize that some people will want to take out more cover than others. Sections 1 (Cancellation and Curtailment) and 2 (Medical Expenses) can be bought separately or together. Section 3 (Other Cover) can be bought with either or both, but not on its own.

In order to provide optimum cover for Personal Accident Insurance, and to keep premiums as reasonable as possible, we recommend that you take out the Pantaenius Personal Accident Insurance as a separate policy.

Due to regulatory issues there are some nationalities/countries of residence for which the cover will not be available. Please contact us if you are not an EU resident for confirmation on whether cover can be arranged.



Personal Accident Insurance

In the event of an accident, Yacht Personal Accident insurance from Pantaenius will pay for emergency treatment, get the injured person home, and pay them a lump sum in compensation.

It covers:

- Compensation award for death or disability
- Emergency medical expenses following an accident (up to £40,000 or £80,000 outside Europe)
- Related cosmetic surgery (up to £8,000)
- Patient transport costs (up to £40,000)
- Search & Rescue costs (up to £40,000)
- The cost of getting your yacht home if necessary (up to £8,000)

You don't need to name and insure everyone onboard individually, just choose the level of cover that is adequate for the number of people you expect to have onboard and they're all automatically covered – just divide the sum insured to get the per person maximum benefit. For example, if you have four people on board and insure for Death Benefit of £60,000 the amount available per person will be £15,000. Similarly, if you select Disability Benefit of £120,000, the maximum available per person would be £30,000.

It's easy, it's inexpensive, it even covers accidents that happen during short trips ashore, or if the yacht you are using is one you have chartered.



Rally Travel Insurance Premiums

Insurance	Sums Insured/Excess	Premium
Cancellation & Curtailment	£25,000 / 5% of claim	£812.50
	£15,000 / 5% of claim	£487.50
	£3,000 / 5% of claim (maximum £25,000 per Yacht plus all crew)	£97.50
Medical Expenses	£1,000,000 / £150	£65.00 up to 60 years of age (per person, per month of participation) £130.00 over 60 years of age (per person, per month of participation)
Other Risks		
Personal Belongings	£3,000 / £100	£20.80 per person, per month of participation
Personal Money	£500 / £100	
Personal Accident	Per yacht	
Death Benefit	£60,000	£45.00
Disability Benefit	£120,000	per annum
Personal Accident	Per yacht	
Death Benefit	£90,000	£67.50
Disability Benefit	£180,000	per annum
Personal Accident	Per yacht	
Death Benefit	£150,000	£112.50
Disability Benefit	£300,000	per annum

All premiums are quoted net of insurance tax which will be applied at the rate determined by your country of residence.



Premium Example – Owner & One

Insurance	Sums Insured/Excess	Premium
Cancellation & Curtailment	£15,000 / 5% of claim	£487.50
Medical Expenses	£1,000,000 / £150 27 months x 2 people	£3,510
Other Risks Personal Belongings Personal Money	£3,000 / £100 £500 / £100 27 months x 2 people	£1,123.20
Personal Accident Death Benefit Disability Benefit	Per yacht £90,000 £180,000 3 years	£202.50
Total all sections/policies for rally duration		£5,323.20

All premiums are quoted net of insurance tax which will be applied at the rate determined by your country of residence.

Premium illustration is based on insured person aged 60 years or younger at policy inception.

Premium illustration for Rally Travel Insurance only.



Premium Example – Individual

Insurance	Sums Insured/Excess	Premium
Cancellation & Curtailment	£3,000 / 5% of claim	£97.50
Medical Expenses	£1,000,000 / £150 27 months	£1,755
Other Risks Personal Belongings Personal Money	£3,000 / £100 £500 / £100 27 months	£561.60
Total all sections/policies for rally duration		£2,414.10

All premiums are quoted net of insurance tax which will be applied at the rate determined by your country of residence.

Premium illustration is based on insured person aged 60 years or younger at policy inception.

Premium illustration for Rally Travel Insurance only.

OYSTER

WORLD RALLY

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Pantaenius are proud to be a long standing partner of Oyster events.

For further details of any of the products in this leaflet, please contact:

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