

2017-2019 OYSTER WORLD RALLY TRAVEL INSURANCE

This insurance has been arranged specifically to meet the needs of participants of the Oyster World Rally 2017/2019 to insure yacht and individual persons' entry fees against cancellation and curtailment, emergency medical expenses during the Rally, and other incidental insurances.

This document provides an overview of the cover and unusual exclusions and limitations. Full details are contained in the Policy Wording.

The insurance is arranged on your behalf by Pantaenius UK Limited and Underwritten by:

Kiln Europe S.A. on behalf of Tokio Marine Kiln Syndicate 510 at Lloyd's German Branch.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and by the Prudential Regulation Authority, Register Number 729671

Summary of Cover

Insured Event	Cover	Exclusions and Excess
Section 1 Trip Cancellation & Curtailment	Both Yacht and Individual Rally entry fees can be insured, to the extent of your contractual obligations, against the need for you to cancel or curtail your participation due to specific unforeseen personal circumstances.	Any claim arising from the death, illness or injury of any person over 70 years of age at the inception of the policy. Curtailment due to crew injury that does not last more than 90 days. Yacht rally fees due to curtailment unless the yacht is permanently withdrawn from the Rally. Any circumstances known to you before you took out the insurance or before you submitted your entry for the Rally. The first 5% of each claim. Max. sum insured of £25,000 in any one event with a maximum of £12,500 per person.
Section 2 Medical Expenses	Up to £1,000,000 for emergency medical expenses, being medical, hospital and treatment costs outside your normal country of residence, and including emergency dental treatment for the immediate relief of pain. The cost of an air ambulance if it is necessary for your repatriation to your home country, and the costs of someone travelling with you if necessary.	The first £150 of each claim. Any circumstances known to you before you apply for insurance. (Pre-existing medical conditions must be declared before the application for insurance can be considered.) Medical expenses in your normal country of residence.
Section 2 Repatriation	Up to £1,500 towards the cost of your emergency return home due to specific unforeseen circumstances, <i>or</i> towards the cost of finding a replacement skipper.	The first £150 of each claim. Any claim arising from the death, illness or injury of any person over 70 years of age. Claims can only be submitted for <i>either</i> your return home <i>or</i> a replacement skipper.

Section 2 Funeral Expenses	Up to £5,000 to cover the cost of your funeral abroad, or the return of your remains to your home country.	The first £150 of the claim.
Section 3.1 Baggage & Personal Effects	Up to £3,000 cover for loss of or damage to baggage and personal effects. Up to £100 towards essentials if your baggage does not arrive with you on your flight.	The first £100 of each claim. Valuables are limited to £250 in all. Other claims are limited to £500 per set, pair or single item. There is no cover for baggage and personal effects on board the yacht.
Section 3.2 Money, Travel Documents & Credit Cards	Up to £500 towards replacing travel documents and money or following the fraudulent use of a lost Credit Card.	The first £100 of each claim. Losses must be reported to the police within 48 hours of discovery. Money left in baggage outside your immediate control.

Section 3 is only available when purchased in conjunction with section 1 and/or 2.

Cover is effective Worldwide. If you are sailing your yacht to join the start of the rally, you can arrange for cover to start at an earlier date than the rally start date.

Cover can be agreed for the owner/skipper, including the yacht's entry fees to the rally and their personal entry fees, and for other participants only for their individual entry fees.

You may cancel the insurance without stating any reason within 14 days of receipt of the insurance documents if you do not wish to proceed and have not submitted any claims.

Claims for hospital treatment must be notified to the Medical Assistance helpline. All other claims must be submitted to Pantaenius UK Limited.

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.