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Underwritten by AmTrust at Lloyd's

Volunteers & Voyage Crew

Group Business Travel Insurance Policy Summary

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions of Your Policy. It does not describe all the terms and conditions of Your Policy. You will still need to read the Policy document for a full description of the terms and conditions including the Policy definitions and refer to the schedule attached to the Policy document for the specific Policy benefits and operative times.

This Policy Summary does not form part of the Policy Document.

The standard duration of this Insurance is 12 months from the date on which cover incepts. Any variations to this duration will be shown on the Policy schedule.

You may need to review and update the cover periodically to ensure it remains adequate for your needs.

This Policy Summary does not form part of the Policy Document

Insurance Provider	This Insurance is provided by AmTrust Syndicate Services Limited (FCA reference 402558) and underwritten by AmTrust at Lloyd's Limited (FCA reference 204947) for Lloyd's Syndicate 1206	
Purpose of the Insurance	<p>This Insurance provides financial protection and medical assistance for your trips aboard any yacht owned or managed by the Insured commencing during the period of insurance and having a destination within and/or outside of the United Kingdom or Channel Islands. A trip includes direct travel from home or usual place of employment (whichever occurs last) during the whole time away and until return to home or place of employment (whichever occurs first).</p> <p>The maximum duration of any one continuous trip shall be 45 days.</p> <p>Section 1 Cancellation is operative from the date of booking a trip or the effective date of the Policy whichever is the later.</p>	
Significant Cover	Significant Features and Benefits	Policy Limits and Exclusions applying to the Significant Cover
Cancellation or Curtailment.	Travel and accommodation expenses that you have agreed to pay under a contract and cannot get back if an Insured Person has to cancel or cut short their trip due to one of the covered reasons.	We will not pay for any claims that exceed your contractual liability.
Medical, Repatriation and Additional Expenses.	Cover for emergency medical treatment and assistance arising in the event of illness, injury or death during the trip.	<p>Medical treatment must be required in an emergency and be unable to wait until the Insured Person has returned to their usual Country of Domicile.</p> <p>This section does not apply if the trip is taken within the Insured Person's usual Country of Domicile.</p> <p>In the event of a Medical Emergency, failure to contact the Emergency Assistance Company may prejudice your claim.</p>
Personal Baggage and Money.	Cover in the event that the Insured Person's Personal Baggage and/or money (including cash and travellers cheques) are lost, stolen or damaged during the trip.	<p>Losses must be reported within 48 hours of discovery and a police statement obtained.</p> <p>Any loss or damage to Personal Baggage whilst in the custody of a carrier, the Insured Person must report the loss to the carrier within 24 hours of discovery and obtain a written report. Valuables or money lost whilst in the custody of a carrier will not be covered.</p> <p>The amount payable may include an allowance for wear and tear and loss of value.</p> <p>There is a limit for each single article (including a set or pair), valuables, glasses and/or sunglasses and Business samples (if</p>

		<p>applicable).</p> <p>Personal baggage must be kept under your control or the control of your carrier and not left unattended at any time.</p> <p>The Insured Person must at all time exercise reasonable care in the supervision of the insured property.</p>
Personal Accident	A lump sum payable in the event of Bodily Injury which results in Death, or Permanent Total Loss of Sight of one or both eyes, or Loss of one or more limbs or Speech or Hearing in one or both ears or Permanent Total Disablement.	The Sum Insured for Death shall be restricted to £5,000 for those Insured Persons who are aged 16 years or under.
Political and Natural Disaster Evacuation Expenses	Evacuation and accommodation expenses incurred as a result of the Insured Person having to leave the country they are working in due to a covered political situation or natural disaster.	The Insured Person must not have breached any laws, must have maintained visas and permits and the political situation or natural disaster had not existed prior to booking the trip.

General Exclusions that apply to all Sections

Trips booked or commenced contrary to Medical Advice, contrary to health and safety regulations of airlines, to obtain medical treatment or after a terminal prognosis has been made.

Any Insured Person:-

- (a) who is waiting for an operation or post operative check-up, any investigation or results, or any other hospital treatment or consultation (other than regular hospital check-ups for a stable condition where the medication and dosage has not changed in the last 12 months.)
- (b) who has received treatment for any of the following during the 24 months prior to date of booking a trip :
 - a stroke
 - any form of cancer, leukaemia or tumour
 - a transplant
 - any heart problem
 - high blood pressure/hypertension
 - dialysis
 - diabetes (not including Diabetes II)
 - any blood disorder
 - any breathing or respiratory problem (not including Asthma unless requiring inpatient treatment)
 - any psychiatric illness or dementia
 - any gastro intestinal condition e.g. colitis, stomach ulcer
 - any neurological system related condition
- (c) who has been seen by a specialist in the last three months (other than regular hospital check-ups for a stable condition where the medication and dosage remains unchanged).

If you are over 80 years of age at date of travel.

Suicide, intentional self injury, exposure to exceptional danger, criminal acts.

Armed Forces operational duties.

Aviation other than a passenger.

Mountaineering or rock climbing.

Sports Tours.

Riding or driving in any kind of race, other than officially organised sailing racing on behalf of the Insured. Cover includes participating in the Fastnet Race.

Alcohol, drugs or solvents.

Venereal disease, Acquired immune Deficiency Syndrome (AIDs), AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).

War and Terrorism restrictions (see Policy wording).

Radioactive contamination.

Nuclear, chemical or biological agents as a result of an Act of Terrorism.

Conditions

All material facts must be disclosed to Us. In you are in any doubt if a fact is material or not then you must disclose it. A material fact is a fact that is likely to influence our acceptance or assessment of your insurance

Changes to business activities which increases our risk, must be disclosed to us.

This Insurance is governed and construed in accordance with the laws of England and Wales, and any dispute relating to the Policy will be subject to the jurisdiction of the courts of England and Wales.

Cancellation

Only the Insured and the Underwriters have the right to cancel this policy. Both Underwriters and the Insured must give 30 days notice in writing. If the Insured cancels the policy there is a minimum charge for any period that cover has been in force. This amount may be disproportionate to the period of cover.

Important Information

Data Protection Act

The personal and business information You provide or which is supplied by third parties including the details of directors, officers, partners and employees may be used by Us and /or Our carefully selected third parties to provide You with a quotation, deal with Your Policy, help administer Your Policy, search credit reference agencies (who may keep a copy of the search), handle claims, undertake checks against publicly available data (such as county court judgements or sheriff court decrees, electoral roll, bankruptcy orders, winding up procedures, repossessions), for customer surveys market research and compliance business reviews.

We share Your details with those companies who are underwriting Your insurance Policy and others including insurance organisations, professional advisers, third party suppliers, claims handlers, loss adjusters, professional advisers and mediation companies to administer and regulate Your insurance, for fraud prevention purposes and where We are legally obliged to do so.

In some circumstances We may need to collect data which under the Data Protection Act is defined as sensitive (such as medical history or criminal convictions) for the purposes of evaluating risk, assessing the terms of the insurance contract or administering any claims that may arise.

By proceeding with this application You have signified Your consent to such information being processed by Us. If You provided information (including any sensitive personal information) to Us about another person by doing so You have confirmed to Us that You have their permission to provide it and for Us to process that information, also that You have told them of this.

Under the Data Protection Act individuals are entitled to a copy of all the personal information We hold about You. To obtain details of this please contact Us by writing to Us including Your name and address to The Compliance Department, AmTrust Underwriting Ltd, 1 Great Tower Street, London EC3R 5AA. A fee may be payable.

Under the Data Protection Act We can only discuss the details given with You. If You would like anyone else to act on Your behalf please let Us know.

Your personal details may be transferred to countries outside the European Economic Area they will at all times be held securely and handled with the utmost care in accordance with all the principles of English law.

We will store Your personal information on our secure databases but will not keep it longer than is necessary.

Claim Notification

You can make a claim by contacting AmTrust Claims as follows:

Travel Claims

Notice of a claim must be made within 30 days from the date of return of the trip.

AmTrust Travel Claims

Telephone: 0844 800 6610

Email: aulclaims@amtrustgroup.com

Complaints Procedure

Your Insurance Broker will always aim to provide You with high quality service. If You are not satisfied with the service provided or have any enquiry then You should address in the first instance Your Insurance Broker.

Having made Your complaint and You are not satisfied

In the first instance please write to the Customer Services Manager at the address below giving all the appropriate information and the names of anyone You have spoken to.

In respect of Complaints

AmTrust Underwriting Limited, 1 Great Tower Street, London EC3R 5AA

In the few cases where We have been unable to resolve Your problems please write to the Compliance Director who will arrange for an investigation to be completed on behalf of the Chief Executive.

The Compliance Director, AmTrust at Lloyd's, 1 Great Tower Street, London, EC3R 5AA

If We have given You Our final response and You are still not satisfied You may ask the Complaints Department at Lloyd's to review Your case (this would not affect Your rights to take legal action if necessary). The address is:

Policyholder & Market Assistance Lloyd's Market Services, One Lime Street, London, EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Remain Dissatisfied

Having followed the procedure for Lloyd's Underwriters Your complaint may be referred to the Financial Ombudsman Services (FOS) the address is:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Only certain firms may have referral rights to the Financial Ombudsman Service.

Financial Services Compensation Scheme

As We are members of the Financial Services Compensation Scheme (FSCS), You may be entitled to compensation from the scheme if We cannot pay out all valid claims under this Insurance. This depends on the type of business and the circumstances of the claim. The scheme will cover 90% of the claim with no upper limit. You can get more information about the scheme from the FSCS or You can visit their website at www.fscs.org.uk.