

Group Personal Accident, Illness and Business Travel

Document	Policy Schedule
Policy Number	ORL/GPAIBT/9162190
Insured Name	Tall Ships Youth Trust and/or Tall Ships Limited
Insured Address	Tall Ships Limited, 2A The Hard, Portsmouth, PO1 3PT
Subsidiary Companies	None Applicable
Business Description	Youth Development Sailing Training Charity
Endorsement(s) Applicable	Yes
Geographical Limit	Area 1 – United Kingdom, including the Isle of Man Area 2 – Europe including the Channel Islands, The Republic of Ireland, the Continent of Europe west of the Ural Mountains, the Azores, the Canary Islands, the Mediterranean Islands, Madeira, Turkey, Tunisia, Morocco and Iceland. Area 3 - Atlantic Ocean crossing and Caribbean Sea Cruising
Reason for Issue	Renewal
Security	Certain Underwriters at Lloyd's, in the following proportions: Liberty Managing Agency Limited on behalf of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets (66.67%) Canopus Managing Agents Limited for Lloyd's Syndicate 4444 (33.33%) Each Insurer above is liable only for their share of the risk.
Unique Market Reference	B1307C251491

Period of Insurance

Policy Effective Date	01 st May 2026
Policy Expiry Date	30 th April 2027
Date of Issue	11 th May 2026

Premium

Premium	For Declaration Only
Standard Insurance Premium Tax	For Declaration Only
Higher Insurance Premium Tax	For Declaration Only
Total Premium	For Declaration Only

Broker Details

Broker Name	Everard Insurance Brokers Ltd
Broker Address	21 Queen Street, Liberty Square, Kings Hill, West Malling, Kent, ME19 4DA

Maximum Policy Limits

Section A Item 12 Maximum Any One Occurrence Limit	£1,000,000
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Travel Cover

Insured Person(s)	All Volunteers and Voyage Crew members as declared to Underwriters
Operative Time	We will insure against Accident, Illness, loss, damage or mishap as defined in this Policy, for trips taken on Your behalf including Incidental Holiday travel (known as a Period of Travel) commencing during the Period of Insurance, and having a destination outside of the Insured Persons usual Country of Domicile or within the Insured Persons usual Country of Domicile if such trips involve an overnight stay or air travel.. Item 1 Cancellation is operative from the date of booking a trip or the Policy Effective Date whichever is the later.

Item	Schedule of Benefits	Sum Insured	Excess
1	Cancellation or Curtailment	Up to £5,000	£50
2	Replacement & Re-joining Expenses	Up to £5,000	Nil
3	Journey Continuation	Up to £3,000	Nil
4	Travel Delay	Up to £500	Nil
5	Medical, Repatriation and Additional Expenses	Up to £1,000,000	£50
6	Continuation of Medical Expenses	Up to £10,000	Nil
7	Hospital and Coma Benefit	£50 per day up to a maximum £2,500	Nil
8	Personal Liability	Up to £2,000,000	Nil
9	Legal Expenses	Up to £25,000	Nil
10	Personal Baggage and Money	Up to £1,500	£50
	Single Article Limit or Pair or Set of Articles Limit	Up to £250	£50
	Valuable Limit	Up to £250	£50
	Glasses/Sunglasses Limit	Up to £100	£50
	Loss of Keys	Up to £250	£50
	Loss of Travel Documents	Up to £250	£50
	Money	Up to £250	£50
	Cash Limit	Up to £100	£50
11	Delayed Baggage	Up to £250	Nil
12	Personal Accident	£25,000	Nil
13	Hijack and Kidnap	Up to £15,000	Nil
14	Political and Natural Disaster Evacuation Expenses	Up to £15,000	Nil

This Policy is signed on behalf of Underwriters



Matthew Stark
Chief Executive Officer
Ortus Underwriting
Registered Office: 15 Westferry Circus, London, E14 4HD
Registered in England No: 08142321
Authorised and regulated by the Financial Conduct Authority

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Endorsements - Applicable to all Sections

- Endorsement 1**

It is hereby understood and agreed that:-

1) The premium herein is payable on a declaration basis and shall be adjusted at the end of every month on the declaration of trips made during the period of insurance calculated at the following premiums per person per trip:-

All Insured Persons under 71 years of age

Duration of Trip	Cost per Person per Trip (including IPT)		
	Area 1	Area 2	Area 3
Day Sails	£10.77	N/A	N/A
Up to 7 nights	£20.43	£30.41	£37.62
8 to 14 nights	£28.32	£41.99	£52.51
15 to 28 nights	£39.72	£51.43	£74.03
29 to 36 nights	£50.57	£65.35	£92.28

IPT @ 12% is included in the total

The maximum age of Insured Persons is Under 71 years of age at the commencement date of an organized trip. This Insurance is extend to include Insured Persons aged 71 to 80 years at the commencement date of an organized trip when the following Premiums are applicable:-

All Insured Persons Aged 71 to 75 years of age

Duration of Trip	Cost per Person per Trip (including IPT)		
	Area 1	Area 2	Area 3
Day Sails	£12.88	N/A	N/A
Up to 7 nights	£24.89	£44.24	£65.30
8 to 14 nights	£38.70	£65.20	£93.99
15 to 28 nights	£53.06	£82.70	£134.90

IPT @ 12% is included in the total

All Insured Persons Aged 76 to 80 years of age

Duration of Trip	Cost per Person per Trip (including IPT)		
	Area 1	Area 2	Area 3
Day Sails	£17.22	N/A	n/a
Up to 7 nights	£38.70	£79.02	n/a
8 to 14 nights	£66.94	£120.42	n/a
15 to 28 nights	£94.58	£154.79	n/a

IPT @ 12% is included in the total

The Declaration of actual travel made during the Period of Insurance must be declared to Underwriters with 21 days of the end of each month.

- Endorsement 2**

It is hereby understood and agreed that:-

1) This Insurance includes Insured Persons whose usual country of domicile is outside the United Kingdom.

- For Insured Persons residing in Europe and travelling to the United Kingdom or Europe, Area 2 Premiums are to apply.
- For Insured Persons residing in Europe and travelling to any destination outside Europe, Area 3 Premiums to apply.
- For Insured Persons residing anywhere else in the World, Area 3 Premiums are to apply for all travel destinations.

2) This Insurance excludes all Caribbean sailing for the months from June to September, both months inclusive.