



## 2009 BLUE WATER RALLY TRAVEL POLICIES on line at [www.topsailinsurance.co.uk](http://www.topsailinsurance.co.uk)

### SPECIALIST TRAVEL INSURANCE

- Full 20 month period covering the duration of the Blue Water Rally.
- Policy designed especially for the Blue Water Rally participants.
- Cover provided Worldwide.
- Includes additional accommodation expenses in the event that the yacht becomes uninhabitable.

OUTLINE BENEFITS OF THE INSURANCE ( to be read in conjunction with the policy terms and conditions):-

#### ➤ **CANCELLATION AND DISRUPTION**

- Up to **£5,000** in respect of irrecoverable loss of unused travel and accommodation.
- Up to **£5,000** in respect of additional travel and accommodation expenses as a result of:-
  - illness or injury sustained
  - theft, total loss, quarantine or major damage and resultant repairs to accommodation (including a yacht)
  - delayed departure
- **MISSED DEPARTURE**
  - Up to **£500** in respect of additional accommodation and expenses
- **TRAVEL DELAY INCONVENIENCE**
  - **£20** for the first completed 12 hour period and **£10** for each subsequent completed 12 hour period up to a maximum **£100** in all.

#### ➤ **MEDICAL, REPATRIATION**

- **£ 5,000,000** to cover incurred expenses as a result of the insured person sustaining accidental bodily injury or becoming ill
- **HOSPITAL INCONVENIENCE BENEFIT**
  - **£25** for each completed 24 hour period up to a maximum **£1,500**
- **EMERGENCY RETURN TO THE UNITED KINGDOM**
- **FUNERAL EXPENSES**

#### ➤ **PERSONAL ACCIDENT**

- **£50,000** for death and disability

#### ➤ **BAGGAGE AND PERSONAL EFFECTS**

- **£3,000** in all in respect of loss or damage to baggage and personal effects **£500** any one item.
- **SKI EQUIPMENT HIRE**
- **£100** in respect of the cost of hiring ski equipment

#### ➤ **MONEY, TRAVEL DOCUMENTS AND CREDIT CARDS**

- Loss of money, travellers cheques, passports etc. up to **£750** in all

#### ➤ **LEGAL EXPENSES**

- To pay up to **£25,000** in respect of legal expenses
- **PERSONAL LIABILITY**
  - In respect of legal liability for bodily injury to third parties and/or their property up to **£2,000,000**

**EXCLUSIONS AND CONDITIONS APPLY PLEASE SEE FULL POLICY WORDING AVAILABLE ON REQUEST**

### Available extensions to the policy BLUE WATER RALLY DEPOSIT PROTECTION

#### Cancellation and Loss of deposit or rally fees for Owner of vessel

By taking out deposit cancellation insurance, we can provide cover for the deposit instalments you make prior to the start of the rally. This is up to £10,750 being the full cost of the rally plus £500 per additional crewmember.

This covers any fortuitous cause beyond your control, including where there is damage to the boat (but excluding disinclination to travel) see policy wording.

#### Rejoining the Rally

Up to £ 3,000 per person to cover the costs incurred in rejoining the rally following repatriation under the travel policy.