



Travel Insurance Advice for Jeanneau Owners from Topsail Insurance

Does your travel insurance cover you whilst sailing offshore?

Despite best laid plans, things sometimes do go wrong when sailing. No matter how much training we've had, conditions can conspire to throw our journey into chaos – sometimes with embarrassing or costly consequences. It is at times like these that we look to our insurers for support and financial security.

Things to consider when choosing your travel insurance policy: -

Are you adequately covered?

We often assume that our usual travel insurance covers our sailing trips. It seems obvious – if you go abroad, then it counts as travel and you'd naturally expect to be covered by your policy.....BUT if you're sailing under a typical free travel insurance policy (such as the ones provided as perks to credit cards, home insurance, and bank accounts) then you should check your policy carefully. Many insurance policies do not cover sailing more than twelve nautical miles offshore and a large number of them actually **exclude waterborne activities entirely**.

Make sure your insurance covers you whilst on the water!

The best way to ensure that you're covered whilst sailing is with dedicated sailing travel insurance policy specifically designed to cover sailors. The policy should cover you whether you are on your own boat, intend to charter one, plan to cruise locally or are planning a circumnavigation of the globe. Policies should be available as a single trip or annual policy, with worldwide trip coverage available.

Other things to look for in a sailing travel policy....

There are a couple of other points that are important in all travel insurance policies, but especially **relevant to sailors**. If you want peace of mind on the water, make sure your policy includes the following:

- **High Levels of Medical Cover**

We often underestimate the cost of medical treatment abroad. Costs Worldwide range from reasonable to expensive, and treatment in the USA can be extremely costly – for example, a simple appendix operation could cost over \$40,000. Make sure your policy has ample coverage for medical costs – £5 million should be the minimum really, and of course, the more the better.

- **Repatriation and Rejoining**

Following a medical incident overseas, your insurance policy should cover your repatriation back to your home country should the need arise and preferably for the return to your boat following your recovery. If due to illness you are unable to look after your vessel, then the policy should pay for a representative when required to ensure the security and safety of your vessel.

- **Cancellation Cover**

Whether you have paid for flights to your boats location, overnight hotels or any pre-booked costs including charter fees or race fees, you will need the cancellation cover in place to protect the money that you have already spent. Take out insurance as soon as you start paying for things such as flights to make sure that you don't lose out should you be forced to cancel due to various reasons.

Would you like a quotation?

The Jeanneau Owners Network has arranged for exclusive discounts for our members with Topsail Insurance for the past 5 years, so if you would like more information or a quotation, do click the following link and choose between their [single trip policies or annual multi trip policies](#) which can cover you for up to a year away from your country of residence any one trip and annually renewable thereafter.

Or for more information please call or email:

Australian Nationalities: www.topsailinsurance.com.au/our-partners/jeanneau-owners-network

E: enquiries@topsailinsurance.com.au T: +61 8 6102 8861

Other Nationalities: www.topsailinsurance.com/our-partners/jeanneau-owners-network.html

E: enquiries@topsailinsurance.com T: +44 (0) 1273 57 37 27

About Topsail Insurance

Topsail Insurance Ltd was established in 1996 and has offices in Brighton in the UK and Perth and Sydney in Australia.

Whilst offering Yacht and Motorboat insurance, their specialist Travel Policies have been designed to be flexible and adaptable to suit every kind of trip from a short journey out of the marina, to a more extensive cruising trip and all the way through to covering a worldwide circumnavigation.

See below for answers to some frequently asked questions relating to Topsail's travel insurance policies.

Frequently asked questions relating to Topsail's travel insurance policies: -

- **What nationalities can Topsail insure?**

Australia (Note please see: www.topsailinsurance.com.au/our-partners/jeanneau-owners-network), Austria, Belgium, Bermuda, British Virgin Islands, Bulgaria, Canary Islands, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hong Kong, Hungary, Isle of Man, Israel, Italy, Jersey, Latvia, Lithuania, Luxembourg, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Republic of Ireland, Romania, Singapore, Spain, Sweden, Trinidad and Tabago, Turks and Caicos Islands, United Kingdom

We regret that we are not licensed to insure US nationals, but we can sometimes cover other nationalities, please contact us for more details – enquiries@topsailinsurance.com

- **What happens if I have a medical emergency?**

There is a 24hour medical emergency number that you can call and Topsail's advisors will deal with your medical care, transport and costs associated with your medical emergency, even sending you home if necessary. You just have to worry about getting better.

- **Do you offer offshore sailing travel insurance?**

Yes. We offer full offshore sailing cover.

- **Do your policies cover me whilst I am racing?**

Yes, you are covered whilst racing.

- **Am I covered for 'acts of god', e.g. cancellation due to bad weather?**

This is covered in your policy if you are delayed for over 24 hours or your travel is cancelled due to bad weather, fire, earthquakes or mechanical problems. This also covers damage to any residency you had booked.

- **Will my medical declarations have an effect on my premium?**

This is dependent on your declarations. Your medical may be covered by our policy at no additional premium, or you may have to pay a small fee. For some medical we may offer an excess increase.

- **Do you offer yacht charter excess waiver?**

Yes. For our gold and silver annual policies, this is included in the premium you pay, and you can increase the amount of excess waiver with a small additional premium. For our bronze annual policies, and single trip policies, this is not included unless a supplement is paid.

- **Do you offer family insurance?**

We can offer a family discount at a reduced price for any number of family members. The premium amount would depend on the policy type you were taking out.

Get your travel insurance sorted and you'll be free to focus on the important stuff – cruising on the open water, meeting the ocean's challenges and enjoying every minute of your trip!