



Travel Insurance Advice for Ocean Cruising Club members, 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 you are travelling, and you'd naturally expect to be covered by your policy. However! 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 even if you are planning a circumnavigation of the globe. Usually you can choose between a single trip or an annual policy, with worldwide trip coverage available.

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

If you want true 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 around the world range from free at the point of use to very expensive indeed - treatment in the USA in particular 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 definitely cover your repatriation back to your home country should the need arise. Ideally, the policy would also cover you for the return to your

boat following your recovery, to enable you to continue your trip. 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 unexpected health issues.

Would you like a quotation?

We have worked closely with and offered exclusive discounts to Ocean Cruising Club members for many years, so if you would like more information or a quotation, do click the following link and choose between our [single trip policies or annual multi trip policies](#). Remember to use discount code OCC10!

About Topsail Insurance

Topsail Insurance Ltd. was established in 1996 and is authorised and regulated by the Financial Conduct Authority ([FRN 300870](#)). Topsail is based in the UK and has a sister company, Topsail Insurance Pty Ltd. based in 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?**

We can insure residents of the following countries:

United Kingdom, Channel Islands, Isle of Man, Gibraltar, Bermuda, British Virgin Islands, Hong Kong, Israel, Jersey, New Zealand, Singapore, Trinidad and Tobago & Turks and Caicos Islands.

If you are an Australian resident, you can contact one of our Australian offices and they will be happy to assist.

- **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, if it is recreational, however we do not cover the Clipper Race whatsoever.
- **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 or a vessel you had arranged to stay in. Please note however, cancellation cover is only valid for the specified occurrences listed in the policy wording. Therefore it is important to review the wording in detail, to ensure it suits your specific requirements.
- **Will my medical declarations have an effect on my premium?**
This is dependent on the information you have declared and the policy you have applied for. We are also always happy to work with you to try and achieve the desired outcome if you are not happy with the decisions made.
- **Do you offer Charter Deposit Insurance?**
Yes and this can be added to any of our policies.
- **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!

For more information please call or email:

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