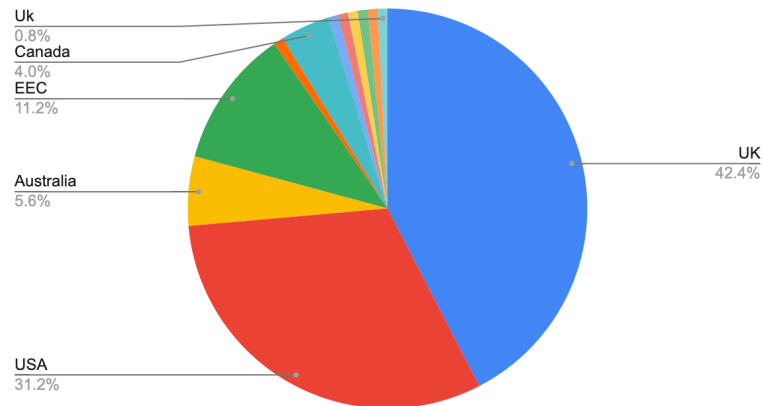


OCC Insurance survey, July 2023

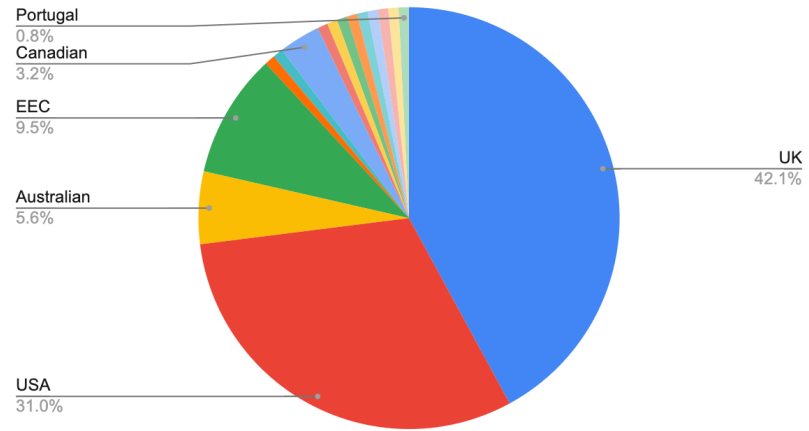
An insurance survey was sent out to members in June 2023 and to date there have been 130 responses. I have included all responses, unedited, below in the hope that these 130 responses assist others struggling to find their own cover. We will be using these data to reinvigorate our small insurance working group and I'm encouraged that some experts have put their names forward to assist to assist. We hope to produce a White Paper for the OCC Knowledge section of our website in due course.

Simon

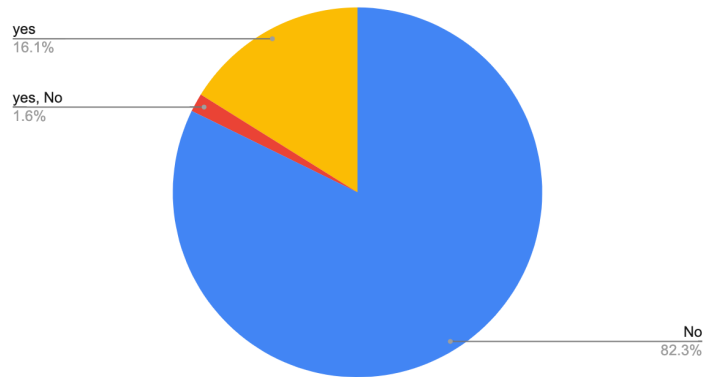
Count of Flag of the vessel you own



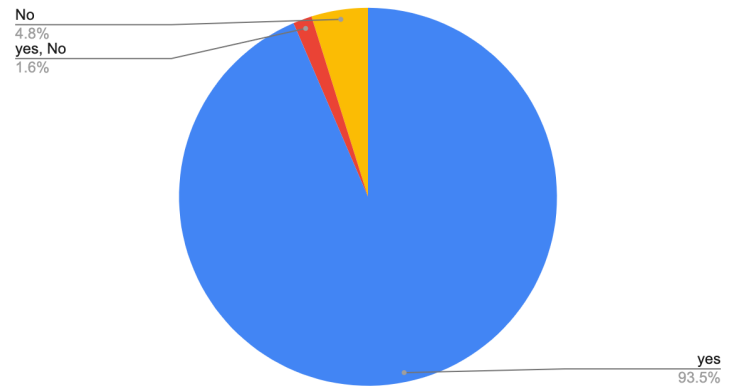
Count of Your Nationality or country of residence



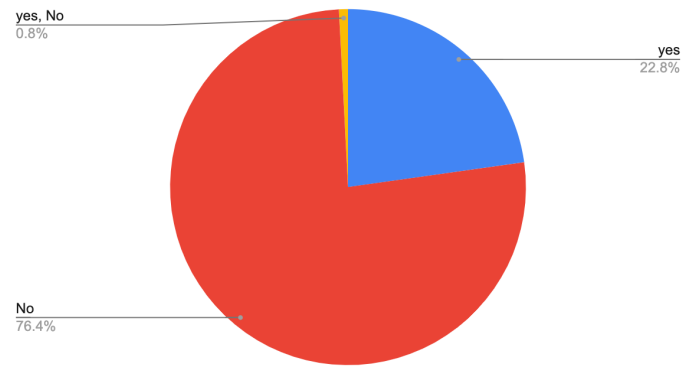
Count of Do you cruise single handed?



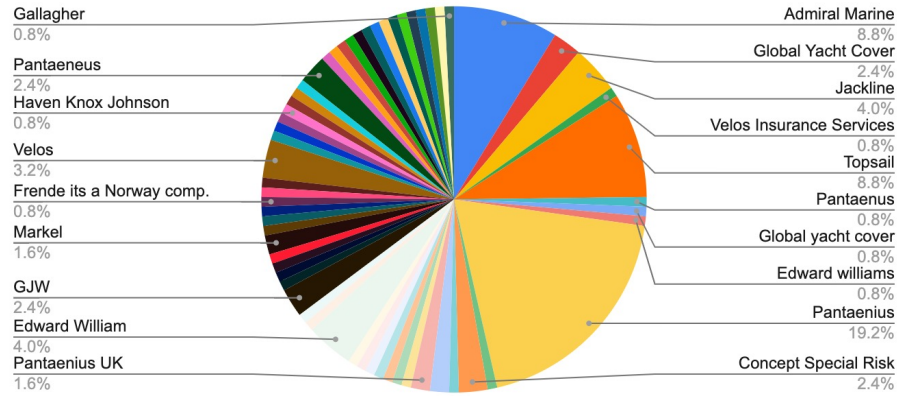
Count of Do you cruise double handed



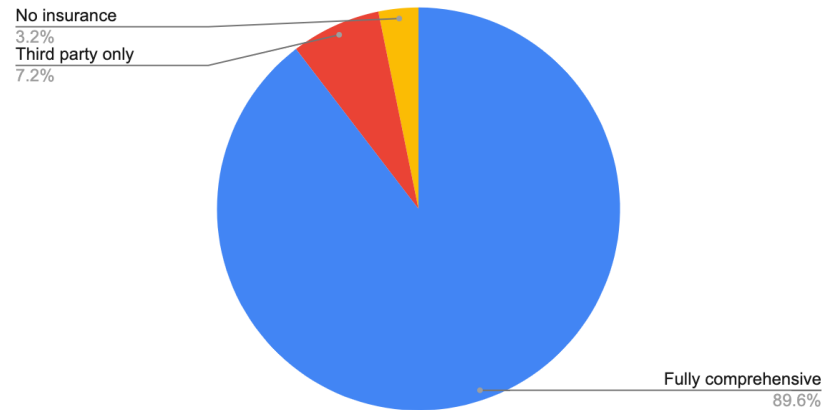
Count of Do you cruise in high latitude areas?



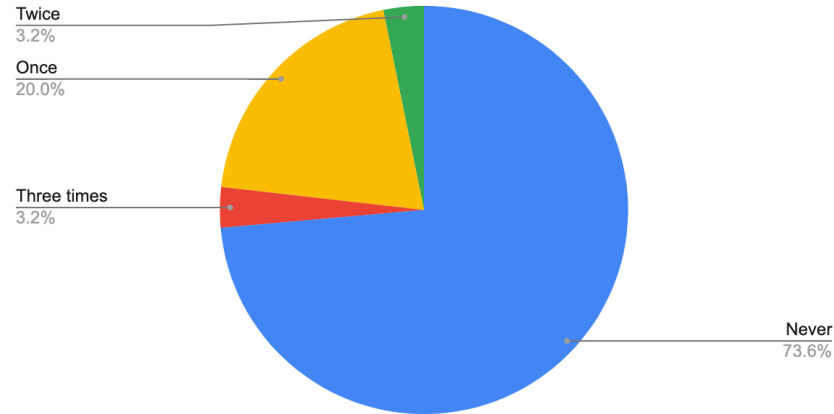
Count of What is the name of your current boat insurer? Please supply contact details if possible.



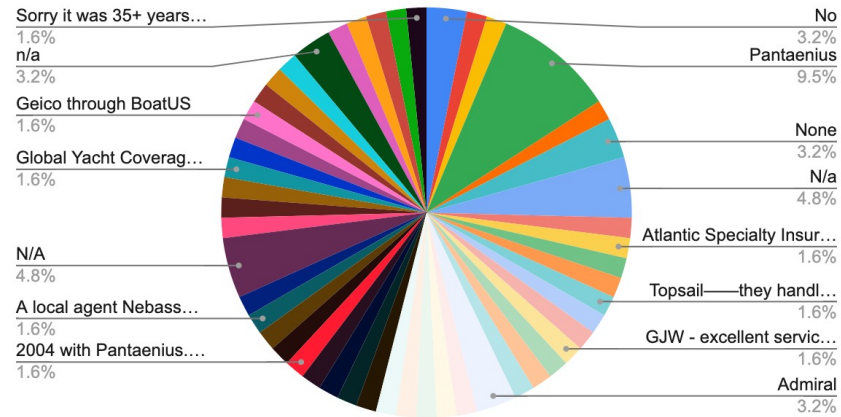
Count of What type of boat insurance cover do you have (if any)?



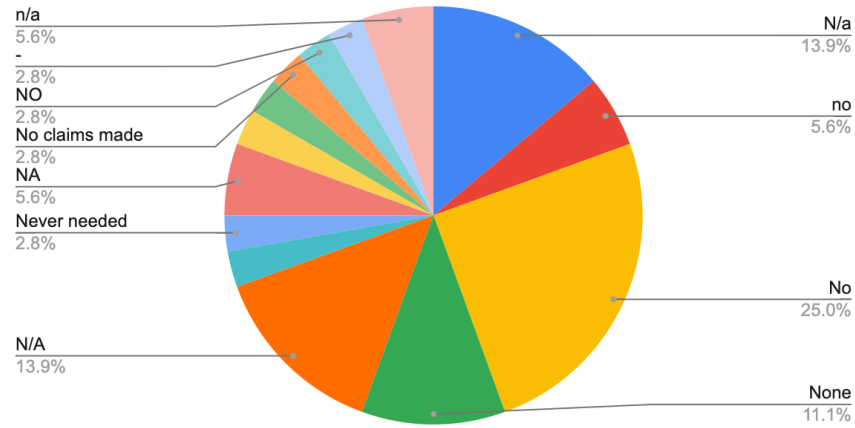
Count of Tell us roughly how many times you have claimed on your boat insurance in the last 10 years



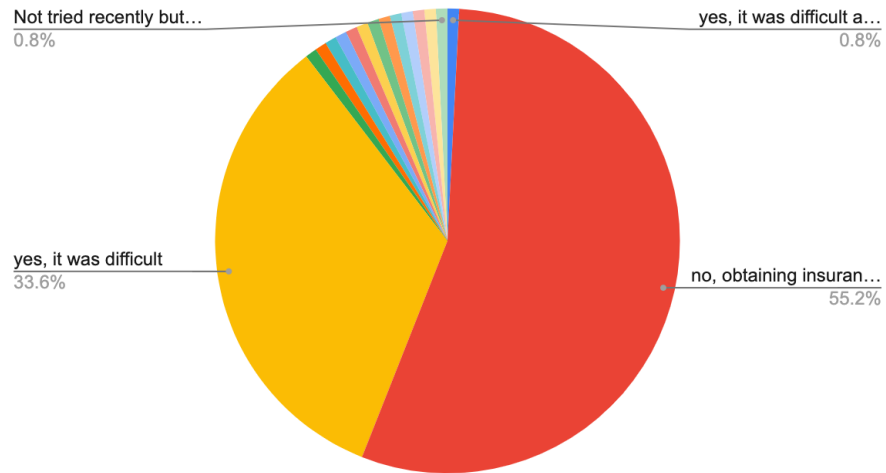
Count of If you have ever made a SUCCESSFUL claim please share the name of the company that you used and any additi...



Count of If you have ever made an UNSUCCESSFUL claim then please share the name of the insurer you were using an...



Count of Did you have difficulty obtaining insurance?



Please share any information that you think might assist others seeking insurance

1. None
2. There is an extra premium per month for time above 62N and they require storage on the hard. The premium add on for transatlantic in 2018 was about USD\$1700.
3. Velos are good and very supportive but when making the claim the underwriters were very slow and very mean in what they allowed
4. We used to insure with Pantaenius in America, when they dropped smaller vessels we began insuring with Topsail. Personally I think it's time we formed a mutual insurance company by and for long distance cruisers.
5. think carefully about your regions
6. 3rd party was easy to get but comprehensive has proven much harder,with repeated surveys required. Also, the exclusions make it questionable whether there is any value in mire than 3rd party for the cost. Will likely self insure for Pacific cruising.
7. Dolphin insurance in Vancouver BC was veery helpful to get insurance to cross the Atlantic.
8. Pantaenius has a very penalising policy regarding hurricane season. No cover for names storms between 10N and 37N FROM JUNE 1st till NOVEMBER 30!
9. experience and time cruising (since 1977)plays a big role, we think. Also, USCG 100 ton license may help.
10. Could only get third part, partly value & age of boat and partly single handed
11. Fully international company who insure for blue waters, at a cost!
12. Been with same company for over 20 years
13. We are in the .Caribbean for the summer. We have no named storm cover. We are not covered for pirate attack. The insurance is expensive even so
14. We have ultimately been able to secure insurance each year for our desired cruising ground but we usually only end up with one or two options to choose from. There are usually some last minute hurdles to navigate.
15. In 2022, insurance covered me in Newfoundland for a small additional premium. This year I will navigate only in the US
16. I cannot recommend Pantaenius highly enough. They were always very helpful when we were completing our circumnavigation, changing our cruising ground effortlessly with no issues with regard to us being doublehanded. On the one occasion we have made a claim, they couldn't have been more helpful and straightforward. Now been with them for over 20 years.
17. Be honest .
18. In the Netherland it is difficult to get an third party insurance if you boat is worth less than €80.000 and you want to sail outside Europe. Apart from that, single sailing across an Ocean is also difficult.

19. Recently I had to provide a cruiser CV to substantiate sailing experience. OCC membership proved helpful. I could agree with the insurer on the value of the boat for a period of 3 years to prevent any discussion on the current value in case of damage or loss. Value will be assessed every 3 years. During our circumnavigation Kuiper provided an update of the insurance for every new region we entered. World coverage would have far more expensive.
20. My insurance only covers time in my home marina. I've not tried to obtain insurance for anything else.
21. We both have USCG Captain's licenses and we believe that helps in getting coverage and reduced cost.
22. OCC Members need to create their own Co-Op.
23. We have been asked to have a full survey and valuation of our boat which will be 25 years old at next renewal.
24. Sourcing an experienced recreational marine insurance broker to represent you in the marketplace (just one) is a critical piece. This is an international audience, so how and where various brokers are licensed will depend. (This May be a good subject for a follow-on survey by member region)
25. Different Brokers have different (stronger/better) relationships with the same insurers . Ie: find the best Broker.
26. TopSail informed us they would no longer cover us as we were sailing in areas they no longer covered (Africa, Caribbean...). We tried to find alternative insurance and ended up with Pantanius which was very expensive, had a high excess and conditions we were not happy with (not insured if on anchor and off boat after sunset). Decided we'd be just as well off with 3rd party insurance, needed for marinas.
1. Pantanius insured us for Spitzbergen at reasonable cost when GJW would no 2. Pantanius could not insure us against name storm above 10 deg and we were at 10.1 and last storm was in 1895 (I believe) 3. No insurance company would cover us for named storms in Rio Dulce despite it being 20 miles up a river which passes through a mountain range. Hurricane there do not bring wind only rain and lots of rain.
27. Good Luck!
28. The only company that seems to insure third part apart from pantanius is Edward-Williams but they are expensive and do have a questionable reputation.
29. I had extreme difficulty getting cruising insurance at the last minute as my new yacht was over 10 ft longer than my previous. Luckily I was at the Annapolis boat show and had a face to face with a broker who after a long conversation about my troubles was able to get me a policy from a company that had previously denied me. My advice, sometime it takes an agent in your corner to speak with the underwriters to get you the policy you need.
30. It gets more difficult as our boat gets older. Currently 40 years old, well maintained but insurance companies don't care. Possibly, use a broker to seek out insurance options.
31. I have been with the same insurer for a couple of decades, but have probably paid excess premiums. I have never been asked for a survey, except to check the refit of our new rudder.

32. Admirals have been very accommodating. We work with them to make sure our plans meet with their approval.
33. We have been offered insurance by other companies but they want us to replace the rigging first. My suggestion would be to have a good survey first, address any issues and then seek new insurance after that is completed.
34. Recent hull and underwater surveys seem essential. Consider liability only insurance options for haul out purposes and self-insure otherwise. Start the process of finding insurance at least 3 months before you need it. Gary Golden from Manifest Marine in Virginia is an outstanding agent.
35. Our cover last year: Inland waters of Europe (geographical). Excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia. The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the Latitudes 28° North and 67° North and Longitudes 12° West and 30° East. Excluding waters of Russia. Mediterranean Sea including the Dardanelles, the Sea of Marmara, the Bosphorus and the Straits of Gibraltar as far as Longitude 6° West. Waters of continental Africa are excluded. Canary Islands, Madeira and Azores, waters of the Atlantic between latitudes 23.5° North and 52° North and longitudes 12° West and 50° West. Waters of continental Africa are excluded. Cap Verde Waters of the Atlantic between latitudes 7° North and 23.5° North and longitudes 12° West and 50° West. Waters of continental Africa are excluded. Caribbean Waters of the Caribbean and Gulf of Mexico between latitudes 7° North and 23.5° North and as far as longitude 50° West. Florida Inland waters of Florida. Coastal waters of Florida and the Gulf of Mexico between latitudes 23.5° North and 30.5° North and as far as longitude 50° West. Waters of the East Coast of the USA and Canada, including the Gulf of St Lawrence, between latitudes 30.5° North and 52° North and as far as longitude 50° West. Inland Inland waters of the USA and Canada between latitudes 30.5° North and 52° North.
36. Just changed our insurance to Global as we are now sailing in the Caribbean
37. Talk to Pantaenius first
38. Experience and credentials count
39. Very difficult to insure vessels for high latitudes including the NWP
40. They will also insure non UK registered vessels
41. We changed to Edward William as the premiums are a lot cheaper than NZI for the same cover. Also not many companies will insure older vessels
42. Forget U.K. if boat old, sailing solo, named storms area, US and Caribbean, east coast of US has thousands of insured boats but not U.K. companies.
43. Insurance costs depend on vessel flag. As my vessel is flagged in Australia I have to use an Australian broker. For the same vessel the cost for example in Germany is significantly less. I had quotes from Pantaenius in Germany, but they will not insure an Australian vessel
44. Columbia, Newfoundland, Greenland not to insurance yet, have to go to Pantaenius
45. Preuss is linked with ALLIANZ. Insurance

46. Topsail could not cover boats in N.America so we switched to Admiral who have been very good.
47. Our choice of insurer is driven by availability of named storm cover and restrictions, and after that by price. Insurers also have geographic limits (eg, HKJ would cover us iacross the South Pacific apart from Australia).
48. our Boat has been in Europe and is now in the USA
49. Extensive detail of relevant passages that indicate level of experience and extensive list of equipment onboard that show preparation and readiness
50. It helps not to claim. 20 years plus with Pantaneus.
51. Being a US flagged boat is difficult as carriers think all Americans "file lawsuits." Highly recommend a complete inventory of all equipment (make, model, year, serial) now so when an incident happens you have a complete inventory and can more easily check to see what is working/not working.
52. shop around
53. A previous repower of this boat extended the lower deductible period. Had to prove the repower (done before our ownership)
54. Medical cover for offshore cruising is very difficult to find
55. Try to speak to the underwriter to fully outline your experience and the condition of the vessel, only if you are competent and the vessel is in good fettle though!
56. Even with multiple high seas coverage, we still have had problems obtaining offshore coverage
57. Submit sailing qualifications with an insurance company or broker. Those seem to help.
58. Not able to get open-ocean coverage due to lack of open-ocean experience (coastal doesn't count!). Limited to 150 miles of shore. Fought for a rider for Caribbean, but not able to get Dominican Republic at all. High value "performance" cat is a negative. Carbon fiber anything is a negative. An Atlantic 47 Mastfoil design is a negative.
59. n/a
60. £150k for £2.5k pa for Atlantic circuit
61. Tried over 10 insurance companies (all the well known ones) and non would insure us for Canada or high latitudes, even 3rd party.
62. Velos seem cost effective but they have a court case ongoing about refusing to pay out for a grounding because of out of date fire extinguishers..... Pantaneus want to include European waters and Atlantic crossing cover even if you are only cruising in the Caribbean. This really pushes their prices up Having a comprehensive sailing CV and a current survey report help enormously
63. Shop around until you find someone who understands the type of cruising you want to fo

Are there any regions or seasons that you have been unable to get cover for?

1. No
2. no
3. Not yet
4. Caribbean , crossing Atlantic, Med sea only things asked for. Previous insurance had issues with Mexico, Columbia, Venezuela, Cuba, Haiti
5. Columbia
6. N Africa, Caribbean in Hurricane season
7. West Africa
8. We must be Grenada or South or North Carolina north during hurricane season
9. South America
10. Hurricane season limits in Queensland, AU
11. I have requested only the US. The boat must be decommissioned Nov-May
12. Below 37 degrees north USA OR with a US based insurer because I was an Australian Reg boat
13. Brazil, Patagonia Fjords in Chile
14. No. It just costs more and more
15. No, but my territorial limit requests are pretty benign by comparison to global voyaging members; Canadian Maritimes to Grenada and the boat is in Maine during the hurricane season.
16. It was very difficult to get insurance to sail from Nova Scotia , Canada to the Caribbean, & return, since I changed my flag from foreign (Cook Islands) to Canada. Nothing changed except my flag, same boat and same owner/skipper & same insurance company I had used for 4 years without any claims. Countries have regulated foreign countries ability to insure. Most insurers know nothing about sailboat cruising. Most won't allow you more than 200 nm offshore but they will allow you to sail to the Caribbean as long as you're no more than 200 nm offshore. HOW? NS to Bda is less than 800 nm and Bermuda to the Caribbean is only another 860nm but most insurance companies want us to sail 3000 nm via the East Coast of USA to Bahamas through the "Thorny Patch" past Dominican Republic (not allowed to stop here) past Puerto Rico etc. It's ridiculous to consider it safer to sail along the coast and all the rocks and traffic while not being allowed in the deep and safe ocean. Then there's another story about them dictating dates, expanding the hurricane season, and ignoring the North Atlantic Nor'easters which commonly pack Gale force winds at close to 0 C. We depart before the Gale season and sail some miles without coverage, but always a safe weather window, then arrive in Bda with coverage.
17. The reason we were given was because we're a NZ registered boat.

18. Have had to switch insurance companies several times - GJW to Pantanius for Spitzbergen Desjardin to GJW to be covered in Europe, Pantenius to Offshore for ABC, Offshore to Dolphin for reasonable cost in Panama and Bay Island and Guatemala. Wanted to return to GJW when leaving Europe but they would not cover us outside of Europe
19. English Channel - fine, any further afield - don't want to know
20. South of 50 S at a reasonable
21. For the first time this year we couldn't get any cover without an increased excess for named windstorms, even though we will comply with location restrictions. We will be in Australia below 27 degrees S.
22. all cyclone season in s and no hemispheres are out at are the horn of africa and the Phillippines.
23. Designated hurricane regions in northern hemisphere and cyclone areas in Southern hemisphere are not covered during those seasons.
24. No.
25. We paid extra to be able to stay in French Polynesia over the cyclone season. We need to come up with a plan if a Cyclone was coming. Our plan was to go to Marquesas. We ended up changing plans, we instead sailed down to New Zealand. We did get the money back, no problem at all.
26. None that we have wanted to visit but I believe they won't cover Cuba or Haiti.they didn't cover for high latitudes but we were happy with the limit they set , 10 years ago now.
27. South Pacific during hurricane season
28. We have always been able to get insurance.
29. not so far
30. Not so far
31. None
32. Hurricane season in the Caribbean during Covid
33. Hurricane season in hurricane prone regions impossible. All US difficult for US boats and Alaska very difficult.
34. Could not get insurance for names windstorms in Caribbean even though boat is out of water. Only companies that offer this are Caribbean based. All Uk/international insurers will not insure at any cost.
35. So far we have coverage for US & Bahamas, we asked for Caribe this year and were told we had to check back closer to the start of our transit from the US to the Caribe in November
36. No named storm coverage in the Caribbean area June 1st till November 1st
37. We recently had cover for the following cruising areas: Inland waters of Europe (geographical) (EUINL), but excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia; The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the latitudes 28° North and 67° North and longitudes 12° West and 30° East (NEURO), but excluding waters of Russia; Waters of the Atlantic between

- latitudes 23.5° North and 52° North and longitudes 12° West and 50° West (CANMADAZO), but waters of continental Africa were excluded. However, there were policy exclusions e.g Any loss or damage caused by a named tropical storm between June 1st and November 30th annually in the area between the latitudes 10°N and 37°N (but did not apply for the Canary Islands, Cape Verde, Madeira, Persian Gulf and Gulf of Oman) and between November 1st and May 1st annually in the area between the latitudes 10°S and 30°S.
38. None, but there were exclusions: Piracy Exclusion. No cover for any loss, damage, liability, claim or expense arising directly or indirectly, in whole or in part, from piracy in the area between the latitudes 30.5° N and 30°S. Named Tropical Storms Exclusion. Any loss or damage caused by a named tropical storm is excluded between June 1st and November 30th annually in the area between the latitudes 10°N and 37°N (but does not apply for the Canary Islands, Cape Verde, Persian Gulf and Gulf of Oman) and between November 1st and May 1st annually in the area between the latitudes 10°S and 30°S.
 39. Caribbean June to November
 40. no, I just need to email Dolphin Insurance each year with a list of countries I plan to visit (just a list, no dates)
 41. Anything during tropical cyclone season.
 42. Caribbean
 43. N Caribbean in hurricane season twelve years ago.
 44. only europa, not africa.
 45. Strict named storm exclusion
 46. NWP
 47. Past insurer wouldn't cover Pacific crossing with only Wife and myself without crew that had previous ocean crossing.
 48. No but have had to pay a supplement for ocean passages or cruising in storm prone areas in season.
 49. Yep named storms US and certain latitude during summer
 50. Northwest passage. Appears very difficult for Canadian vessel to get offshore insurance. Nobody seems to no why. I gather current insurance agency is not very reliable but all I could get for N Atlantic. At least it gets me a third party certificate for marinas.
 51. Extra cost to go above 62 degrees N
 52. Don't go where I am uninsured or Caribbean in Summer
 53. At various times we have been unable to get third party liability for US, Canada, above 60 north, and countries such as Venezuela. We had Pantaneous for approx 10 years with no claims, third party only, coverage outside US and Canada, About 5 years ago they dumped us (and all US flagged boats) with little warning. Then we were happy with Topsail while in Europe, but not available for US and Caribbean. Current Progressive policy seems to satisfy boatyard requirement for insurance only. We are essentially self insured.
 54. Cuba
 55. Colombia new foundland, greenland

56. No never
57. N. America, as above
58. NW Passage.
59. No, but I haven't asked for cover outside European waters yet!
60. Cuba and Venezuela
61. No - all available at a price
62. We used Pantaenius from UK and Ireland to Panama, but they wouldn't offer us comprehensive insurance for the South Pacific for our 38ft sailboat. Velos did.
63. Named storms must be in correct zone for coverage. We notify every time we add a new zone. Traveled 15,000 miles since Oct 2022. Newfoundland to Tongo. For double handed important to have current certifications. We have US Coast Guard and RYA
64. The Pacific region seems to be more challenging to get coverage. Many US cruisers are having difficulties getting coverage.
65. It was hard to find insurance for Polynesia for named storm cover. Global did it but as explained above they were very reluctant to pay out on what was a very clear cut claim. Only after the intervention of the brokers legal department did they finally pay up.
66. n/a
67. yes, hurricane area, we spent some time there without being covered by insurance
68. No. Note. We were probably the only vessel in the Caribbean in 2017 to 2019 that had named storm cover.
69. Trans-Atlantic
70. I'll let you know trying for next year
71. Dominican Republic. Must be N of FL-GA line June 31-Nov 1.
72. No but Admiral Yacht excludes war zones.
73. Single handing
74. s of cape hatteras post 1june not covered for named storms
75. Piracy exclusion world wide and Panama lightning exclusion are proving difficult to remove from policy.
76. Canada and north
77. Hurricane season in the Caribbean
78. Velos won't insure us while cruising in the United States, only everywhere else.
79. Lots of excess for some areas E.g. Caribbean, note exclusions often refer to named storms not hurricanes- it seems more lesser storms get names these days