

Yacht Crew Insurance



Whether taking time out for a short voyage, or forming part of a crew on a super-yacht, the importance of having the appropriate insurance cannot be underestimated. Illness or accident can occur at any time resulting in medical treatment being required – often in waters far from port. Personal accident and other travel benefits can also be provided for crew, and guests.

Yacht Crew Disability and Travel Insurance

A bespoke product designed to cater for the needs of the crew and guests of ocean going vessels. Whether limited to personal accident and medical expenses or extended for other perils, the policy has been designed specifically to cater for the added demands of sailors.

Typically cover can be offered for:

Accidental death – a lump sum benefit payable following the death of the insured person after an accident.

Permanent total disablement – a lump sum payment following an accident or illness which permanently prohibits an individual from undertaking either any, or their usual occupation.

Temporary total disablement – generally a weekly or monthly payment designed to replace lost income following an accident or illness, which temporarily prohibits an individual from undertaking their employment / contractual obligations.

Capital and continental scale benefits – a lump sum payment following the loss of, or loss of use of eye(s) and / or limb(s) (a scale of benefits for other disabling injuries can be provided) after an accident or illness.

Medical expenses and repatriation – Covering emergency medical expenses incurred outside the insured's country of residence including repatriation home if medically required.

Travel benefits – a range of covers including:

- **Loss or theft of personal effects**
- **Loss or theft of personal money**
- **Delayed or lost baggage**
- **Personal liability**
- **Hijack**
- **Crew replacement expenses**

Information required to obtain terms:

- Number of crew members, nationalities and position
- Type and size of vessel
- Vessel location and itinerary
- Sums insured and benefits required.
- Details of guests to be insured

The HSBC advantage

HSBC Insurance Brokers has extensive knowledge and experience in the provision of these covers. We have experience in designing specific solutions for our clients and, with access to the Lloyd's and London markets, can arrange cover for clients' individual needs in most territories of the world. We have a number of facilities in place which enable us to provide both a fast turnaround as well as competitive terms for all types of cover. Alternatively, subject to certain criteria, we are able to place binding authorities and facilities for coverholders in the Lloyd's and London markets. Generally, all risks can be arranged on either a direct or reinsurance basis.

Further information

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For full details of all products and services offered by the Accident, Health and Contingency practice, please visit our website at: <http://www.insurancebrokers.hsbc.com/accident-health-contingency>

Other Accident and Health products

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Corporate Accumulation Disability

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Hostile Zone Disability

Group and Individual Accident and Illness

Group Business Travel

Kidnap and Extortion

Entertainers Disability

Loss of Licence

Aviation Crew

Confidential Life

Credit Card Insurance

Leisure Travel

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