

Yachtsman's / Tall Ships Travel Policy Changes V11

The table below shows changes we have made to the general terms and conditions of our policy, which you can find on the link below. We have tried our best to keep these changes simple and easy to understand, but should you wish to discuss further, please contact Topsail.

Click here to view the [Policy Wording](#)

Page Number & Section	Change	What does this mean?
<ul style="list-style-type: none"> Page 3 Customer Information 	Removed 'health advice for travellers to Europe' section which refers to the European Health Insurance Card	Information is no longer relevant
<ul style="list-style-type: none"> Page 5 Cover Options 	<p>Added the following under the Winter Sports header:</p> <p><i>Please note, other sections of Your policy are valid whilst participating in Winter Sports activities, subject to any additional premium being paid, where applicable</i></p>	Confirms that if the Winter Sports optional extra is purchased, the other sections of coverage are valid whilst partaking in Winter Sports
<ul style="list-style-type: none"> Page 7 How to Make a Claim 	<p>Our claims handler has changed.</p> <p>The claims handler for policies effective from 1st September is now Robin Assist. Your specific claims handler will be shown on your policy certificate</p>	Our claims handlers have changed. You should check the applicable claims handler on your policy documents.
<ul style="list-style-type: none"> Page 8 Schedule of Benefits <p>And</p> <ul style="list-style-type: none"> Page 24, General Exclusions 2. 	<p>Added the following information:</p> <p><i>The proportion of any costs for a travelling companion not insured on this policy is not claimable. This applies even if the Trip was paid for by You. This exclusion shall not apply to Section 9) Boat Charter Bond /Car hire Excess if a supplementary premium has</i></p>	That you cannot claim costs for anyone that is not insured under this insurance, even if you have paid their share.

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	<i>been paid and is noted on Your Certificate Schedule.</i>	This does not impact the coverage under section 9) boat charter coverage as long as you have paid the relevant premium.
<ul style="list-style-type: none"> Page 18 Sports and Activities 	Added kitesurfing and stand up paddleboarding to the sports and activities automatically included	Additional sports have been added at no cost.
<ul style="list-style-type: none"> Page 18 Sports & Activities 	<p>The following condition of cover has been added:</p> <p><i>This policy covers conventional scuba diving only.</i></p> <p><i>If you hold a current qualification from a Diving Association, you must follow the relevant Association, Club or Confederation rules, guidelines and recommendations at all times.</i></p> <p><i>You are restricted to your current qualification limitations including up to the depth you are trained but at no time exceeding 30m, unless taking part in a recognised course from a Diving Association registered school or club that you have previously enrolled and under the constant supervision of the properly licensed diving instructor following their rules and instructions at all times and at no time exceeding 30m depth.</i></p>	The intention of this change is to restrict coverage to conventional scuba diving only.

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	<p><i>If you do not hold a recognised qualification, you must only dive whilst taking part in a recognised course from a Diving Association registered school or club that you have previously enrolled and under the constant supervision of a properly licensed diving Instructor following their rules and instructions at all times and not exceeding 12m depth.</i></p> <p><i>This insurance does not cover:</i> Any unaccompanied dive, any dive in overhead environments, any dive for gain or reward, solo diving, cave diving, wreck diving, any dive which takes you deeper than your current qualification limits, or any dive deeper than 30 metres under any circumstances.</p>	
Page 19 General Exclusions	<p>Exclusion 1.d) has been amended as follows:</p> <p><i>d) With the knowledge that You or any person on whose health the Trip may depend, have had a cardiovascular event or any other heart condition, hypertension, mental or psychological conditions, cancer, any growth or form of malignancy or any cerebrovascular problems that had occurred within the 5 years prior to the commencement of cover under this Certificate Schedule, and/or prior to any Trip.</i></p>	<p>The requirement for medical disclosure has been amended to require disclosure of the specified conditions if they occurred within the prior 5 years.</p> <p>Previously it was required to disclose if you have ever had a history of these conditions.</p>
Page 24 Definitions	<p>New definition:</p> <p>Diving Association: P.A.D.I. (Professional Association of Diving Instructors), B.S.A.C. (British Sub Aqua Club), SAA (Sub Aqua Association), C.M.A.S. (Confederation Mondiale Des Activites Subaquatiques), or equivalent internationally recognised qualification.</p>	<p>Definition added for Diving Association in order to add clarity.</p>



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