

Terms Of Business Agreement Changes

The table below shows changes we have made to our Terms of Business Agreement, which sets out the way we will provide services to you. 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 [Terms of Business Agreement](#)

Page Number & Section	Change	What does this mean?
<ul style="list-style-type: none"> Page 2 – Fees & Charges 	<p>YACHTSMAN'S & TALL SHIPS TRAVEL INSURANCE:</p> <ul style="list-style-type: none"> New business: £5.00/NZD10.00 Mid-term amendments: £5.00/NZD10.00 Cancellations £10.00/NZD20.00 (where any return of premium owing is £20.00/NZD40.00 or less, then we will retain this and no return of premium will be payable) Renewals: £5.00/NZD10.00 Credit/International Card charges: In respect of premium originating from outside of Europe, 3.5% of premium including fee (All fees and charges in currency equivalent, per xe.com, if not stated above) <p>ALL OTHER INSURANCE POLICIES</p> <ul style="list-style-type: none"> New business: As shown on your new business invoice, quote or certificate Mid-term amendments: £15.00/€25.00/USD35.00/NZD35.00 Cancellations: £50.00/€85.00/USD100.00/NZD100.00 (where any return of premium owing is £20.00/€34.00/USD40.00/NZD40.00 or less, 	<p>This means that where your return premium owed (after cancellation fees) is less than the stated amount, there will be no return premium refunded.</p>

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	<p>then we will retain this and no return of premium will be payable)</p> <ul style="list-style-type: none"> • Renewals: As shown on your renewal invoice, quote or certificate • Credit/International Card charges: In respect of premium originating from outside of Europe 3.5% of premium including fee (All fees and charges in currency equivalent, per xe.com, if not stated above) 	
<ul style="list-style-type: none"> • Page 2 – Fees and Charges 	<p>Should you require a copy of your insurance documents to be sent to you by post, we will charge an administration fee of £10.00/€17.00/USD20.00/NZD20.00</p>	<p>This means that if you would like a copy of your policy documents sent in the post, there is an applicable charge which would need to be settled prior to the documents being sent. This is in order to minimise waste and paper usage.</p>