



Important Information about your insurance

Thank you for choosing to consider this insurance policy.

This document contains important information about Topsail Insurance, and the services Topsail Insurance offers as an insurance broker.

This includes your Statement of Demands & Needs and Regulatory information.

It also explains your duty to answer questions honestly and to the best of your knowledge.

Please read it carefully and, if you have any questions, please contact Topsail Insurance.

Tel: +44 (0) 1273 57 37 27.

Email: enquiries@topsailinsurance.com

Demands and Needs

This policy is designed to meet the demands and needs of those who require yacht travel insurance and wish to insure themselves against the risks of: delayed or missed departures; cancellation or the cutting short of a trip; medical emergencies; loss, theft or delay of possessions; loss of money; loss of passport; personal accident; personal liability; and legal expenses. Please note that this list is not exhaustive.

The level of cover available may vary depending on certain factors, such as where you travel to, and whether you buy a single- or multi-trip policy. Please be aware that travel insurance does not cover everything that might happen. In addition, you may already have similar insurance elsewhere. With all of this in mind, please remember you are responsible for checking that this policy covers your needs.

Topsail Insurance has not provided you with any recommendation or advice about this product, or whether it meets your demands and needs.

Your duty to answer questions honestly and to the best of your knowledge

As part of your application for this insurance, you will answer a number of questions.

You must take reasonable care to give complete and accurate answers to these questions. You must answer them honestly, in full, and to the best of your knowledge. This applies when you take out, make changes to, and renew your policy.

If you do not answer the questions correctly, your insurers may cancel your policy, or amend the policy terms or premium or excess, or any claim you make under your policy may be rejected or not fully paid.

If any of the information provided by you changes after you buy your policy and during the period of your policy please provide us with details straight away.

Please check that any documents you receive in connection with this insurance match the information that you give. Please let us know immediately if they do not, as your cover could be affected. Please also let us know if any of the information in it changes at any time.

Regulatory information

Topsail Insurance Ltd is authorised and regulated by the Financial Conduct Authority (FCA - 300870).

Registered in England and Wales number 03235400.

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