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CAUTIONARY COVER

WORDS ISLA MCKECKNIE

IT IS NOT SOMETHING ANYONE LIKES TO THINK ABOUT BUT ACCIDENTS CAN AND WILL HAPPEN IN ANY INDUSTRY, AND THIS ONE IS NO EXCEPTION. A recent spate of tragic incidents has brought home the need to be as prepared as possible to deal with the unthinkable and minimise any fallout for your family, friends and dependents if something happens to you.

Referring to the recent tragic accidental death of Bosun Will Black, Hatty Campbell, manager at YCO Crew, says: "No one ever expects the worst, but it is important to take responsibility and be prepared. We strongly recommend all crew ask about insurance before taking a job and, if it is not included, to make sure they arrange the appropriate personal cover."

You know that you need some sort of insurance but finding just the right cover will take a little time and investigation. First up, check with your captain or management company; you will usually be covered to some degree under the vessel's insurance policy but it is important to ask for a copy of the

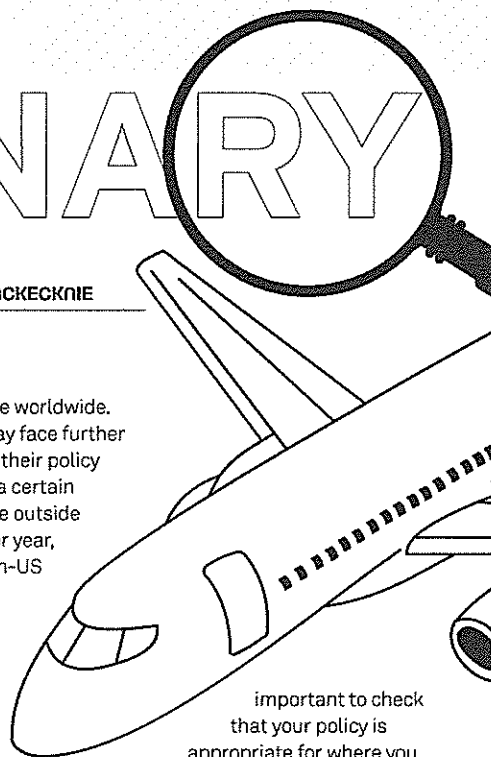
"A RECENT SPATE OF TRAGIC INCIDENTS HAS BROUGHT HOME THE NEED TO BE AS PREPARED AS POSSIBLE."

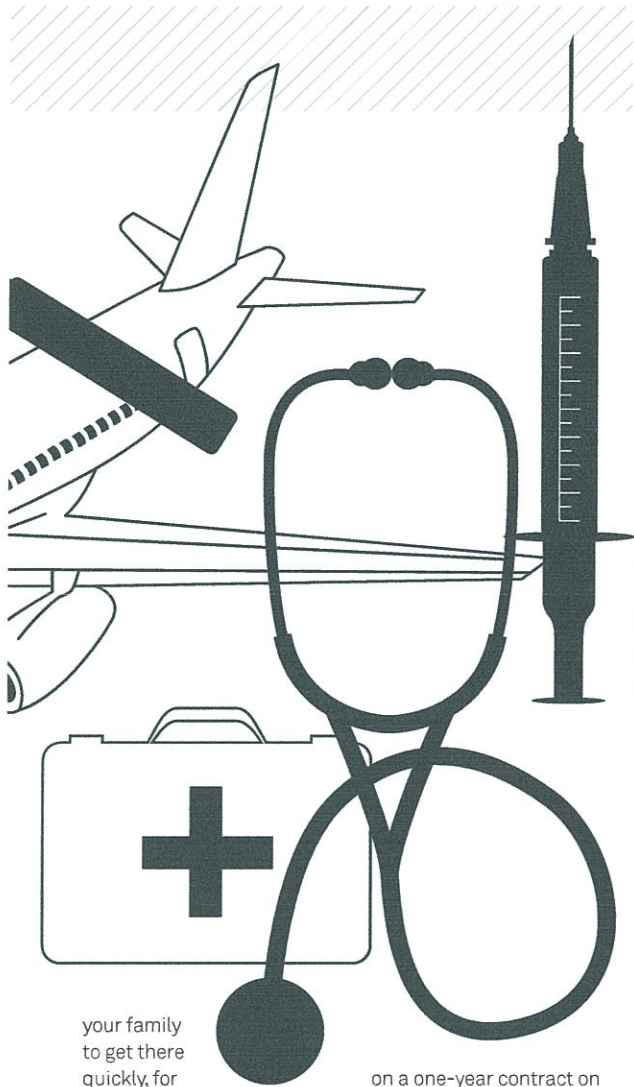
certificate of coverage so that you understand the benefits you are entitled to receive in case of an accident. Maria Karlsson of Crew Insurance Services recommends buying an individual policy if you believe the limits are insufficient under the yacht's coverage: "This is your insurance policy to keep and take with you from yacht to yacht, should your employment change." Unsure if the yacht's insurance cover is adequate? Michelle van der Merwe of Pantaenius has a few questions she recommends you ask of your captain or management company. Ask about your cover for medical expenses (some owners may opt for the minimum) and individual limits, which may be insufficient when travelling to the Caribbean or US, as the US has the highest cost

of medical care worldwide. US citizens may face further restrictions in their policy like spending a certain amount of time outside the country per year, or having a non-US address.

Ask how you would go about making a claim in the event of an emergency, whether you are covered in your home country as well as on holiday, plus for sporting activities like off-piste skiing, watersports and diving. Jill Cappelli of HTH Worldwide adds that it is important, if you have been directed to an individual plan, to check whether the boat will contribute anything towards it. So, if you are directed towards an individual plan or you decide you would like one due to inadequate cover under the vessel's policy, what level of cover should you be looking at? Cappelli says to aim for a comprehensive plan that covers you when you are on and off the boat, as well as in between vessels. "The plan should cover [crew] not only for emergencies and catastrophic events, but for things such as preventative care, wellness check-ups, annual physicals, surgeries, emergency evacuations, repatriation and accidental death and dismemberment." Karlsson adds that it is

important to check that your policy is appropriate for where you are. "If the crew is spending a significant time in the US, they need a policy with a sufficient lifetime max, since medical care in the US is very high." Cappelli says there are specialist policies designed to fit the lifestyles of professional crew, which provide worldwide coverage irrespective of nationality. Some companies will pay contracted doctors and hospitals directly so that crew do not have to pay upfront and claim later. Karlsson adds that crew policies usually offer coverage year-round – whether the crewmember is working or not – and include coverage for watersports, driving tenders and diving. Most crew-specific policies cover for accidental death or dismemberment – usually one, two or three times the annual income, or a flat sum. Cappelli says you need to include a repatriation provision to ensure your family does not have to foot the bill. But what happens if something occurs to you in a foreign country that requires





your family to get there quickly, for example, you go missing? "Emergency medical reunion is the policy benefit that usually provides payouts for transportation (an economy roundtrip air and/or ground ticket), hotel and even a daily food allowance usually for one relative (parent, spouse or sibling); with a common limit of around \$10,000," says Karlsson.

How much will it cost you? Giving Karlsson, Cappelli and van der Merwe a hypothetical scenario of a crewmember's life and working conditions to gauge an idea of how much an individual insurance policy might cost, we asked them to suggest an appropriate policy for a 32-year-old chef

on a one-year contract on a motoryacht, currently in the Caribbean, heading to the Mediterranean for the summer season. He would be onboard for charters through the Caribbean and then cook for the owner and their family in the Med. He will get six weeks' holiday through the year and will not be onboard for the Atlantic crossing. He is fit and healthy and is married to the chief stew on the same yacht.

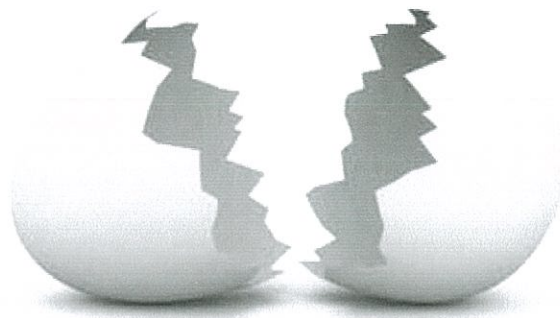
Karlsson said: "Based on your scenario above, he should be looking for a policy that covers him and his wife worldwide, since they'll be working both in the Caribbean and in the Med. I would advise to include coverage in >

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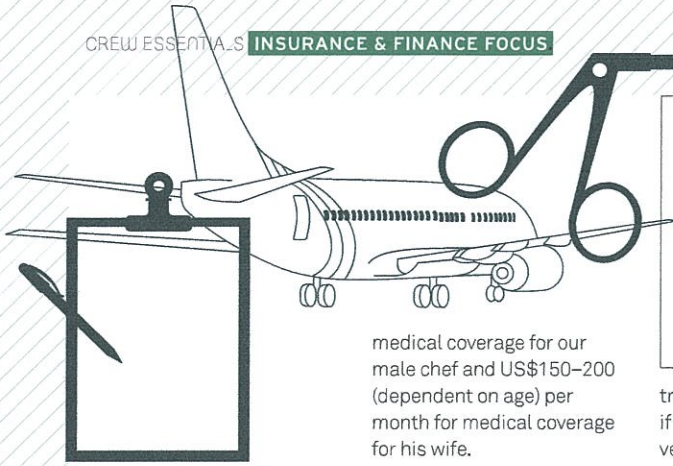
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> the US, should he need to get air evacuated from the Caribbean for medical care in the US. The policy should include coverage for his vacation time as well, which most of the policies do. The crew policies may not give a 'husband/wife' discounted rate." Karlsson says an approximate monthly premium rate for worldwide coverage might be US\$140 per month for

medical coverage for our male chef and US\$150-200 (dependent on age) per month for medical coverage for his wife.

According to Cappelli: "An individual plan for a 32-year-old would run anywhere between \$90/month up to \$170/month depending on gender and the deductible option chosen. The HTH Worldwide Global Navigator plan would be a great fit for this couple. The cost for a couple, both aged 32, would range anywhere from \$205/month up to \$310/month. They would be covered anywhere they

travel, including holidays or if they were in between jobs/vessels. The plan covers for preventative, primary care, wellness checks, surgeries, emergencies, emergency evacuation, repatriation, accidental death and dismemberment and gives them access to a global network of contracted doctors. Be sure to check to see if there is a load factor for not paying the entire 12 months of premium upfront." Some companies charge a higher rate if you do not pay in advance, though

HTH Worldwide charges the same rate whether you pay monthly or in advance. Van der Merwe says Pantaenius offers set plans to all crew regardless of position, age (up to 65 years) or previous medical history; she recommends visiting Pantaenius' website for full details of coverage offered and benefits available. **ICCA**

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Annibal 25 07013 Palma de Mallorca (Spain)
T. +34 971 282 056 M. +34 636 475 550 (24h)
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