

INSURANCE

Check the small print to find out exactly what cover you have as not all policies cover activities on the water and not all policies are applicable to the UK. If you already have insurance cover for participation in an activity that is considered by the insurance industry to be more risky than sailing you may be already covered for sailing.

Below is a reprint of an article on insurance which appeared in NOSCA news last year giving details of the various types of insurance which may give some protection whilst sailing.

YACHT INSURANCE

There is no requirement in law for a yacht to have insurance. However, all marinas and most harbour authorities insist on third party insurance as a bare minimum. Some yachts may in addition have personal accident cover for those on board. A yacht policy does not entitle any third party to automatic compensation (including loss of personal effects) unless the skipper (person in charge) was shown to be negligent.

CHARTER BOATS

Charter agreements are signed by the skipper who assumes personal liability and accepts responsibility, legal and financial for those on board. Until 1995 all yacht insurances were based on Standard Clauses. Now each is unique due to an EU directive that these policies must be written in plain English. If you charter you must read the small print. A claim could only be reasonably refused by the insurance company through a wilful breach, eg lied about experience or sailed outside the permitted area. In most cases liability would be covered through the loss of the security deposit but additional claims could be made. Collision damage waiver insurance is not available in the UK. In some countries it may be included in the charter agreement as an option.

PERSONAL LIABILITY

It is not possible to obtain insurance that covers either the skipper or crew as individuals. You would normally be covered under the vessel's policy. The only exceptions are if you are an instructor or a commercial skipper. If you charter, you may be able to claim under your travel insurance for loss of security deposit – up to a certain limit.

TRAVEL INSURANCE

Travel insurance is normally associated with package holidays when travelling to destinations that do not have reciprocal health care agreements with the UK and for repatriation. However these policies are appropriate to UK holidays, including sailing, as well. A multi-trip policy will generally cover trips within the UK provided a minimum number of nights are spent away from home – this may be as few as 2. Note that very few policies cover sailing activities and some may only apply to sailing in coastal waters.

EUROPEAN HEALTH INSURANCE CARD

The European Health Insurance Card (EHIC) has replaced the E111 as the "passport" to free or reduced-cost emergency medical treatment when visiting European Union (EU) countries, Iceland, Liechtenstein, Norway or Switzerland. Note this card does not entitle you to the same level of treatment you would expect to receive under the NHS and certain items may still have to be either paid for or claimed under a travel insurance. The card is free. The EHIC, unlike the E111, applies to an individual – rather than a family. You apply for it on-line at: www.ehic.org.uk or at your local Post Office.

Health card charge warning

The Department of Health has warned of bogus websites that charge £15 for an application for the European Health Insurance Card (EHIC).

HOUSEHOLD INSURANCE

Check your policy to see if this excludes loss or damage to your property whilst on a yacht. If you have an expensive camera or watch you may need to take out All Risks insurance.

SPORTS ACCIDENT PROTECTION

This type of insurance pays out if you are injured whilst participating in a sport activity. The insurance covers such things as consultant's fees, loss of earnings and even fees for search and rescue but may only apply to sailing in coastal waters. This insurance is relatively costly but can be taken out on a daily basis.

If you are involved in another sport on a regular basis you may already have this cover as sailing (inside 12 mile limit) is considered to be relatively low in risk. Sailing is in the same category as badminton, dancing and walking and is considered to be less risky than say football or water skiing which are less risky than say rugby or mountaineering which in turn are less risky than hang gliding or parachuting.