



Bay Marine Insurance

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Extended Cruising

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Are you thinking of an extended 'sailaway'? Here are some key points to think about when you are going through a check of what it will take to turn your dreams into reality, particularly when it comes to insurance.

Is insurance necessary?

Insurance is not compulsory in the United Kingdom for any boat kept in coastal waters but many countries will ask for proof of insurance upon arrival – at least a minimum of Third Party Liability Insurance.

For example, it is law in Spain, Italy and Greece that a Certificate of insurance is issued to show that there is a minimum of third party liability in place. This document must show the level of cover and must be written in the local language.

Is insurance easy to arrange?

That depends on what it is you are trying to do. There are a limited number of insurers in the pleasure craft market and most of these are wary of long voyages with minimal crew. However, with the right planning, boat and crew numbers, it should not be a problem.

So, how do I begin to plan my adventure?

We suggest that people talk to others who have undertaken such a voyage. Organisations such as the Cruising Association and the Ocean Cruising Club can guide the owner in the right direction.

Secondly, you must be able to demonstrate to any prospective insurer that you are planning the voyage in a thorough and detailed way.

Asking for cover to get to New Zealand in one year shows you are in a hurry and may be pushing the boat hard.

Thirdly, the plan must be seen to be possible. Any insurer is going to ask about the voyage. This is not just underwriters' being nosey, but an attempt to discover whether the voyage has been planned properly.

For example, has consideration been given to avoiding hurricane and typhoon areas? Or at least that they have been taken into account.

Here's our checklist:

- Prepare a full itinerary of the ports to be visited and the approximate dates. Set this out on an annual basis, this way a premium can be calculated based on where you are actually going
- Prepare a full C.V. for you and all members of the crew who will be on board for the voyage and particularly for any of the ocean crossings, the more detailed the better. In these cases actually having done it before counts for far more than theoretical qualifications. It will be looked upon favourably if at least one of the crew has done a transatlantic crossing if that is the voyage to be undertaken
- Tell the insurer about any specific gear or equipment that has been (or will be) fitted to make the voyage safer - for example, self-steering, radar alarms and the like
- Have the boat surveyed by an independent qualified surveyor to confirm that the vessel is capable of such a voyage .

Is there a minimum crew size required by insurers?

This depends on the insurer and the answer to the questions above.

Single handed round the world voyages are very difficult to get insurance for.

Double-handed voyages are viewed similarly to single-handed. If one crew member is injured, you are down to single-handed again. For this reason, like single-handed voyages, these will prove very difficult to insure.

Most insurers are happier with three, or more, people – certainly for the long distance voyages, for example across the Atlantic, or down from the UK to the Mediterranean. It will however depend on the experience of the crew.

What if I can't get insured for the whole trip?

Don't worry. The trip is likely to be a long one, especially if you are going the whole way round the world. Policies will be written on an annual basis and should at least be able to provide cover as far as your next destination, or near to it.

If for example you can't get liability cover in the USA, arrange it with the local market when you arrive in the Caribbean. As long as effective cover is in place at the time of arrival in any port, you can stay there while solving the problem of the next stage. The locals understand the market and should be better suited to placing your insurance needs for that region.

You may want to employ a specialist broker who will ensure you have all the details before approaching the insurers. The more planning and the better prepared you appear to be to undertake such a voyage, the more chance you have of getting your peace of mind for the trip.

This leaflet is for information purposes only. It is not intended to define legal terms nor is it intended to affect the interpretation of any policy issued.

If you have any questions concerning your insurance, there is no replacement for having your individual questions answered individually – please feel free to telephone us.