

# Group medical, health and sickness programs

Moore Stephens Isle of Man Insurance

## *Creative, comprehensive and specifically for superyachts*

Our group insurance products are based on our clients' needs and years of experience, all with MLC 2006 guidelines in mind. Yacht crew have a very specific risk profile; certainly not the same as commercial seafarers.

So MSBL joined forces with insurance specialists to develop the SUPERYACHT CREW PLAN. Starting with the basic risks of working at sea the SUPERYACHT CREW PLAN has been created with both a yacht's crew and her owner in mind.

### For yacht crew

The comfort of comprehensive cover including:

- routine dental work;
- maternity;
- cover for yacht related sports;
- full worldwide cover;
- fully elective cover that allows you to choose where you receive your care;
- and now, if you need it...a special policy extension for RACING!

### For owners and their yacht managers

- the simplicity of the same premium, male or female, regardless of age up to 65;
- monthly insurance bordereau (crew list) proactively administered by Moore Stephens Crew Benefits ("MSCB"); and
- MSCB liaise with the appointed officer on a regular basis to ensure crew list is current ensuring efficient use of premium over the year, safeguarding year end refunds.

### For owners, their yacht managers and crew, always a single point of contact at Moore Stephens

#### Accident and Sickness cover

The accident and sickness insurance plans are specifically designed to run alongside the medical cover with MLC 2006 guidelines in mind. The rates for Accident and Sickness Insurance are lower than you might expect because they take into consideration the unique risk profile of yacht crew.

#### Personal accident

- total temporary disablement ("TTD") through accident - choose between 50% or 100% of salary compensation; and
- accidental death and permanent total disablement ("PTD") through accident - choices of between two and five times annual salary.

#### Sickness benefit

- TTD through sickness - choose between 50% or 100% of salary compensation; and
- death and disablement through sickness and PTD through sickness - choices of between two and five times annual salary.

#### What the MLC says...

- where the sickness or injury results in incapacity for work the shipowner shall be liable:
  - a) to pay full wages as long as the sick or injured seafarers remain on board or until the seafarers have been repatriated in accordance with this convention; and
  - b) to pay wages in whole or in part as prescribed by national laws or regulations or as provided for in collective agreements from the time when the seafarers are repatriated or landed until their recovery or, if earlier, until they are entitled to cash benefits under the legislation of the member concerned.
- national laws or regulations may limit the liability of the shipowner to pay wages in whole or in part in respect of a seafarer no longer on board to a period which shall not be less than 16 weeks from the day of the injury or the commencement of the sickness.

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