

SAILING ENDORSEMENT ATTACHING TO CERTIFICATE NO: TI-XXXXXX-XXXX

Period of sailing activity:

Subject to you purchasing the Excel Plus level of cover.

From 0001 local time (XX/XX/XXXX) to 2359 Local time (XX/XX/XXXX)

It is hereby noted and agreed that this policy is extended to include ocean sailing, sailing in international waters, non professional competitive sailing, during the periods indicated subject to the terms and conditions below:

1. Section 14: Search and rescue expenses:

- a.** Your limit is increased to \$10,000.

This insurance will not cover you for:

1. Any sailing or work taking place on a boat for which the insured person receives money or any other form of remuneration without prior agreement from Underwriters.
2. Any sailing within or transit of high threat waters as shown on the LMA Joint War Committee listed areas document current at the time of transit (available at www.lmalloyds.com/lma/jointwar), unless specifically agreed by Underwriters prior to entry of such waters.
3. Any costs incurred during the search for, or recovery of, your body when the location of your body is not known, or when approval for the search or recovery has not been given by Underwriters and/or their representatives.
4. Any gradual deterioration, wear and tear, damage to equipment whilst sailing or the voluntary or enforced abandonment of equipment whilst sailing.
5. Any loss of valuables overboard.
6. Valuables, Passport and Personal Money stolen from an unattended sailing/motorised vessel.
7. The first \$500 of each and every claim under section **2 Medical expenses** in respect of claims arising from sailing only.
8. Any claim if you have not purchased a standard insure4less Excel Plus travel insurance policy from the date that you leave your home in Australia to the date that you arrive back in your home in Australia.

All other terms and conditions remain unchanged.