



GBE accident insurance plan

Moore Stephens Isle of Man
Crew Benefits

PRECISE. PROVEN. PERFORMANCE.

When you can't work due to accident it can be a disaster, especially for superyacht crew

Designed by Global Benefits Europe B.V. ("GBE") for mariners working in the superyacht industry, this insurance plan provides:

- benefits up to 75% your annual salary for up to 24 months subject to a maximum of \$500,000 in total or recovery;
- up to 5 x annual salary lump sum payment upon death or dismemberment (loss of limbs and/or eyesight) subject to a maximum of \$500,000 or the GB£/€ equivalent;
- waiting periods, options of 14 days* only before benefits begin - longer waiting periods reduce premiums;
- a simple online application process;
- choice of Sterling, US Dollars or Euros; and
- annual, quarterly or monthly payments (subject to a minimum).

How it works

- if you have an accident and you can't work after 14 days a weekly benefit payment starts. You receive this payment until the earlier of:
 - i. 24 months disability;
 - ii. recover;
 - iii. death; or
 - iv. attainment of retirement age.

Limits and exclusions

- territorial limitations: the policy cover excludes Algeria, Angola, Chad, Chechnya, Democratic Republic of Congo, Georgia, Haiti, Ivory Coast, Liberia, Pakistan, Rwanda, Sierra Leone, Somalia, Sudan, North Korea, Afghanistan, Iran, Iraq and Palestinian territories in Israel;
- actively at work: you must be actively at work and mentally and physically capable of conducting the regular duties of your employment at the inception date of this insurance and not absent for more than ten consecutive days in the preceding three months;

- sports benefits are not payable if you are injured participating in "dangerous" sports including, but not limited to (unless agreed by underwriters):
 - boxing;
 - climbing/mountaineering requiring ropes or guides or free-climbing;
 - flying except as a fare-paying passenger in a scheduled aircraft or in an insured owned or hired jet or helicopter for transportation of employees;
 - all professional sports;
 - hang-gliding, delta-wing-gliding and paragliding;
 - motorised racing of any form;
 - deep sea diving;
 - parachuting;
 - bungee jumping;
 - show jumping, steeple chasing, eventing or flat; or
 - racing with a horse.

*check cover on your employment contract

Moore Stephens Crew Benefits Limited
PO Box 25, 26-28 Athol Street, Douglas
Isle of Man, IM99 1BD British Isles

T +44 (0)1624 662020

S skypeme.msrb
enquiries@msrb.im

www.msrb.im

Follow us on Twitter [@MSCrewBenefits](https://twitter.com/MSCrewBenefits)

