



MOORE STEPHENS

GBE life insurance plan

Moore Stephens Isle of Man
Crew Benefits

PRECISE. PROVEN. PERFORMANCE.

Something superyacht crew never seem to think about - and then it's too late ...

Global Benefits Europe Superyacht Protector

A specialist life insurance plan designed for superyacht crew by Global Benefits Europe B.V. ("GBE") providers of International Insurance Solutions and Employee Benefits, insuring in excess of 600,000 policies internationally.

How it works

- up to a maximum of US\$400,000;
- until age 69;
- simple online application process;
- choose the cash lump sum your family would need;
- Sterling, US Dollars or Euros;
- renew every year, automatically if no change in location or occupation status;
- optional Accidental Death Dismemberment Benefit;
- pay your premiums annually, semi-annually or quarterly;
- available on a single life basis; and
- pay by:
 - i. credit card;
 - ii. TT; or
 - iii. standing order for GBP payments from a UK account.

Limits and exclusions

- medical evidence may be required;
- no coverage for death caused by a medical condition/injury you suffered within five years prior to start date;
- premiums are also subject to annual review;
- cover subject to policy wording, to be issued after inception; and
- 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.

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