

GBE sickness insurance plan

Moore Stephens Isle of Man
Crew Benefits

PRECISE. PROVEN. PERFORMANCE.

When you can't work due to accident or illness 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 comprehensive insurance plan provides:

- benefits up to 75% your annual salary for up to 24 months subject to a maximum of \$80,000 per annum;
- waiting periods, options of four, nine and 16 weeks* before benefits begin. Longer waiting periods reduce premiums;
- a simple online application process;
- choice of Sterling, US Dollars or Euros; and
- annual, semi-annual, quarterly or monthly payments (subject to a minimum).

How it works

- if you are ill and you can't work after your chosen waiting period a monthly benefit payment starts you receive this payment until the earlier of:
 - i. the maximum allowance of \$80,000;
 - ii. 24 months disability;
 - iii. recovery;
 - iv. death; or
 - v. attainment of retirement age the cost of cover will be based on your age, gender, occupation and assessment of your medical history.

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;
- 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; and
- pre-existing conditions for which medical or psychiatric treatment or counselling has been received in the 24 months prior to start date of Policy.

*check cover on your employment contract

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