

Chartis' Annual, International and Domestic Travel Insurance

ENDORSEMENT

Broker: Masterman Insurance Broking Unit Trust

Notwithstanding anything contained in the Chartis' Annual, International and Domestic Travel Insurance Combined Product Disclosure Statement and Policy Wording [PDS JM 10/00237 [RB]] [**"Policy"**] to the contrary, the reference to "...racing other than on foot..." in "C) LOSSES NOT INSURED UNDER ANY SECTION OF THIS POLICY" C3 of the Policy, does **not apply** to Your Participation in an organised yachting race where such yachting race:

- (i) has been organised by or sanctioned by the International Sailing Federation [**ISAF**] or one of ISAF's Member National Authorities, including but not limited to Yachting Australia Inc; and
- (ii) does not involve vessels that are primarily powered by an engine; and
- (iii) does not involve racing more than 20 nautical miles offshore; and
- (iv) is conducted in weather conditions that the vessel is designed for and does not involve any racing between sunset and sunrise; and
- (v) is conducted in accordance with the organiser's guidelines and requirements and the instructions of the organiser are followed at all times.

Provided always that:

- (a) You wear appropriate safety gear (including but not limited to life jackets) at all times during the yachting race; and
- (b) the cover provided by this Endorsement does **not** apply to the insurance provided by this Policy under "K) YOUR LIABILITY FOR CAUSING LOSS OR DAMAGE TO PROPERTY, INJURY OR DEATH".

Provided further that the cover provided by this Endorsement only applies during Your Participation in the organised race itself and does **not** apply to:

- (a) any other racing; or
- (b) any other travel by sea vessel; or
- (c) any other travel in international waters in a private sail vessel or privately registered sail vessel.

For the purposes of this Endorsement, "Participation" is defined as participation in the usual preparation for the race, including but not limited to, briefings, course familiarity sailing and practice races. However, "Participation" does **not** include training or practice for the race that is not directly arranged by the race organisers in affiliation with the planned race.