

# INSURANCE – WHAT TO KNOW

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*Dear friends,*

Please check in time that you will have a proper TPL-insurance for icesailing. This is not only necessary for the “big events” like WC, EC and/or NAC, but also for sailing during the rest of the season. I guess that every participant of WC and EC will try to get some meters of ice under his runners before travelling there – and we all should have an insurance all season!

I ask ALL OF YOU to read and check your confirmation of cover carefully YOURSELF, BEFORE you send it to me. Please do not just forward the e-mail from your insurance.

It's bothering me, that I have to read all insurances and some sailors are just too lazy to read it. I have to read it afterwards in the most cases two or three times.

It is not so complicated to check if all the following 6 points are fulfilled.

I will assign an ID if the confirmation of cover is correct - if not, I just let you know that it is not correct.

I will not explain why. You have to read and check yourself.

## **Once again the items for a proper certificate of insurance:**

- 1. the insurance has to be a TPL (Third-Party-Liability) insurance – for some this is not so clear.*
- 2. the certificate must be in English language.*
- 3. the liability cover for personal injuries must be at least 500.000,-- € or equivalent in foreign currencies; for property damages it can be less.*
- 4. the certificate must clearly show that this insurance covers sailing with iceboats including race events and training races.*
- 5. the certificate must show, that the insurance covers the region of Europe including Baltic Sea and Northern Sea. If you have an insurance "worldwide" these regions are covered of course and it's ok.*
- 6. the certificate must clearly show, that it is valid at least for the time of the event.*

Due to I got more and more normal word.docx as confirmation of cover, I have to state out that I can't accept those.

Please understand that I need an official paper with signatures from your insurance company.

I do not want to assume that anybody is cheating, but I have to check all insurances with the same rules.

Please be aware that I will check all insurances with the same accuracy.

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Please send \*.pdf files or \*.jpeg (jpg) files.

Please send your confirmation in high resolution!!!! If possible.

Please send only ONE PAGE!

## **TIMETABLE:**

You can send your confirmation of cover from now on; I will start assigning Insurance-IDs as soon I will receive the policy.

It is possible that it takes some days until I assign the Insurance-ID, but I will try to do that faster (within one or two days)

**Insurances sent three day before the regular entry close will be assigned for a regular entry.**

If you send your confirmation at that very late stage, be aware that – if the confirmation is NOT OK – I will not assign an ID just because you are late. That's not fair to all other sailors who sent their confirmation in time.

Then you will not be able to make a regular entry and you have to make a late entry with double entry-fee.

## **SINGLE EVENT INSURANCE:**

As in the past years we offer the SINGLE EVENT INSURANCE. As usual the fee for that is 50,-€ which has to be paid at regatta check-in in cash.

**IMPORTANT NOTICE:** To avoid any misunderstanding I have to inform that the so called “Single Event Insurance” is only for sailors from countries where we KNOW that they do not have any chance to get a proper insurance or an insurance for a tolerable amount.

First of all, the goal is, that every sailor should have an insurance for the whole season. Not only for the big events. Second, we try to have a spread of the risk. So, the idea of the "Single Event Insurance" is only to make it every sailor possible to take part on big events held in Europe – not to make it easy for everyone to get an insurance. Please accept that not everybody who is asking for, will get a "Single Event Insurance".

The SEI will be treated as every other insurance.

The only difference is, that you have to ask for the SEI instead you send your confirmation.

If you ask before the deadline you get assigned an ID for a regular entry, if you ask afterwards ....

If you make a “Late-Entry” at regatta check-in you can get the SEI according to the rules at regatta check-in.

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## HOW TO SEND THE CONFIRMATION OF COVER:

(How to ask for the SEI)

Please send the confirmation of cover of your insurance, or the request for a SEI, via e-mail at *insurancemgr(at)idniyra.eu*

(please use as subject: insurance 2021) (replace (at) with @ !!)

or send via snail mail to:

**Attila Pataky**  
**Ady Endre utca 16,**  
**8230 Balatonfüred**  
**HUNGARY**

## HOW TO FIND THE "INSURANCE-ID":

I do not answer all mails and send your ID personal back to you. You can find your insurance ID for [seniors here](#) and for [juniors here](#).

If you do not find an ID or did not get an answer - please make sure I received your confirmation of cover.

It's your own and sole responsibility.

## ADDITIONAL IMPORTANT INFORMATION:

**I realized that my answers often get into spam-folders – please check before you bother me with 3, 4 or 5 following mails !!!!**

Having an Insurance-ID allows you to enter at the Online-Registration. You are not obliged to do so.

Having an Insurance-ID does not mean that you are registered for the regatta!!!

More and more organizers from other regattas accept the Insurance ID as confirmation for being insured. (if the date of validity fits to the respective regatta).

thanks a lot,

and Think Ice

Attila  
M-100