



# WYCC CAN GUIDE YOU !

## AVAILABLE COVERAGE YACHTING 2009

<b>CRESCENDO (1 &amp; 2)</b>	<b>CRUISER</b>	<b>HIGHSEA</b>
Evolutionary guarantees according to the salary (€)	Up to 59,999 / year or < EUR 5,000 /month	from 60.000 to 120.000 / year or 5.000 to 10.000 / month

### G1- Employment and "on leave"

Accidental death, up to Permanent disablement after accident, up to	3x annual salary	5x annual salary
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Medical expenses after illness or accident, Including dental expenses Excess, per person and per year : 250 €	100,000 5,000	200,000 5,000
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Daily benefits in case of hospitalisation	-	35
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Alternative care :		
chiropractor, homeopath, osteopath, acupuncturist	80% max € 1,500	80% max € 1,500

Maternity	80% max € 1,500	80% max € 1,500
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Vision :		
Prescription of contact lenses and eyeglasses	80% max € 1,500	80% max € 1,500

Assistance :		
Home Repatriation	25,000	25,000
Medical evacuation	10,000	10,000
Compensation for the Coffin and Repatriation of the Mortal Remains	25,000	25,000
Medical evacuation from the ship to the coast	25,000	25,000
Ticket for the Return of the Insured Person or for a Colleague	2,500	2,500

### G2- Unemployment:

Accidental death, up to Permanent disablement, up to	3x annual salary	5x annual salary
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Medical expenses following an accident	15,000	15,000
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Dental expenses	500	500
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Evolutionary guarantees according to the salary (€)	Up to 59,999 / year or < EUR 5,000 /month	from 60.000 to 120.000 / year or 5.000 to 10.000 / month

## G3- Daily Benefits following a Temporary Total Disability in case of accident or illness

### CRESCENDO 1

According to the profile, up to	55% of salary	70% of salary
Rate (guarantees G1, G2 & G3), including taxes*, on annualized salary	6%	

### CRESCENDO 2

According to the profile, up to	80% of salary	80% of salary
Rate (guarantees G1, G2 & G3), including taxes*, on annualized salary	7,5%	
		From EUR 108,000 per year (EUR 9,000 per month)
Full Year : G1 Guaranties 24h/24		
For all profiles		80% of salary

In case of temporary total disability after accident coverage is applicable as from the date of the examination by a medical practitioner on land.

In case of temporary total disability after illness that lasts for more than 21 days after the examination by a medical practitioner, a waiting period of 7 days applies.

Duration of the indemnity 1 year maximum.

Maximum insured amount: 80% of the salary at the beginning of the incapacity.

#### Determination of the profile of guarantees

1. The profile expressed in monthly salary is determined by the aggregate remuneration for period under employment contract divided by 12
2. For salaries > EUR 10,000/month: the premium and guaranties are based on the salary cap (EUR 10,000/month).

#### Individual Subscription (alternative):

The subscription can be done on an individual basis on the profile of salary, either on the basis of the fixed package of following guarantees

Full Year: Guarantees G1 24h/24; 7/7	<b>CRUISER (G1) + Full Year Permanent Death&amp;Disability : 50,000 per guarantee</b>
Annual Premium, including taxes*	1.944

#### WCA (World Crew Association asbl, Non benefit Association)

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Aim: Assisting the seamen and other marine professionals during their professional and private life and giving every one the possibility to access to social protection. Contribution: EUR 1 / month (incl. in the premium above)

WCA offers an access to an individual cover whatever your nationality and a social fund in case of financial distress.

\*Luxembourg Taxes. WCA contributions need to be add.