



## ***Charter Investment Protection***

A luxury yacht charter is an investment in unforgettable memories. Like any significant investment, protecting it against the unexpected—from travel disruptions to unforeseen cancellations—is essential for peace of mind.

To ensure you have the right coverage for your specific journey, **Marquis Charters** has arranged connections you with two industry-leading specialists. Whether you prefer a streamlined, tech-forward brokering experience or a high-touch, maritime-specialty underwriting approach, our partners offer tailored solutions for the discerning traveler:

### **Yonder Travel Insurance**

An agile, human-to-human broker featuring a dedicated yacht division—perfect for those seeking expert advice with the fastest response times.

### **MHG Insurance**

A premier maritime specialty carrier providing high-touch, personalized service and deep expertise in yachting insurance.

# ***Yonder Travel Insurance***

## **Yacht Charter Division in Techy Brokerage**

**Market-Wide Selection with a Personal Touch.** Yonder operates as a premier specialist broker, meaning they work for you rather than a single insurance carrier. Their value lies in their ability to scan the entire landscape of high-end travel protection to find the specific policy that fits your charter's footprint. For the traveler who wants to compare the best available options without doing the legwork, Yonder provides a curated shortlist of top-tier plans.

**Speed, Simplicity, and Yacht-Specific Expertise.** The Yonder experience is built for efficiency and clarity. Their dedicated yacht division understands that chartering isn't a standard vacation; it requires higher coverage limits and specialized cancellation terms. Choose Yonder if you value an advocate who can pivot quickly, offer multiple competitive quotes, and provide a streamlined path from quote to coverage.

*Marquis*<sup>TM</sup>  
CHARTERS



**Yonder**  
TRAVEL INSURANCE

**TRAVEL  
INSURANCE**  
FOR YACHT CHARTERS

# COMPLETE PEACE OF MIND BEFORE AND DURING YOUR CHARTER

## TRIP PROTECTION

Trip cancellation and trip interruption benefits protect your nonrefundable insured trip expenses in the event you have to cancel or return home early due to a covered event. There are also multiple Cancel for Any Reason policy options if you need extra flexibility!

## MEDICAL EMERGENCIES & 24/7 ASSISTANCE

If there is a medical emergency during your trip, travel insurance is there to help through high medical limits and a 24/7 travel and medical assistance provider to ensure you're getting the help or treatment you need as soon as possible.

## TRAVEL LOSS AND DELAYS

Whether it be a delayed flight, a missed connection, or delayed/lost baggage, travel insurance helps reimburse you for those unforeseen expenses that arise while on your trip!



**Danielle Queen**

5 months ago



Excellent customer service - quick answers, friendly, super helpful. Also, it's great to be able to compare quotes (as many as you want) side-by-side with their tool AND you can filter to make sure your specific needs are included in those quotes. Really cannot say enough about this feature. Shopping for travel insurance can be so confusing but they make it super easy and accessible.

# WHY CONSIDER TRAVEL INSURANCE?

Travel insurance, also known as trip cancellation insurance, allows you to protect your nonrefundable charter + airfare costs if you have suddenly have to cancel or return home early. The experts at Yonder compare policies to find the best travel insurance policy that covers the concerns you have regarding the trip so you can book your charter with full peace of mind. In the event of a claim, the Yonder team will walk you through the process, proactively following up and pushing through claims on your behalf.

## WHAT'S COVERED BY TRIP CANCELLATION/INTERRUPTION?

### COMMON EVENTS COVERED IF YOU HAVE TO CANCEL OR RETURN HOME EARLY:

- Your injury, illness or death
- Injury, illness or death of a family member or traveling companion
- Hurricane or tropical storm at your home or destination
- Quarantine (COVID-19 considered a covered illness)
- Being required to work over the charter dates
- Jury duty
- Inclement weather or mechanical issues that cause a delay or cancellation with your common carrier/airline

*\*Every travel insurance policy has a list of 15-30 covered trip cancellation/trip interruption events and coverage may vary by policy/provider.*



# FREQUENTLY ASKED QUESTIONS

## HOW MUCH DOES TRAVEL INSURANCE COST?

The travel insurance premium averages between 4-8% of the trip/charter cost.

## WHEN SHOULD I BUY TRAVEL INSURANCE?

It's recommended to purchase travel insurance as soon as you start making nonrefundable payments towards the charter trip. Some benefits such as Cancel for Any Reason and Pre-Existing Condition Waivers must be purchased within 1-21 days from the deposit date.

## WHAT IS CANCEL FOR ANY REASON (CFAR)?

Cancel for Any Reason is an optional upgrade that allows you to cancel your trip for any reason whatsoever and recoup 75% of the nonrefundable trip expenses. This benefit must be purchased within 1-21 days from your deposit date, insure 100% of your nonrefundable trip expenses and cancel your trip at least 2 days prior to your departure date.

## IS THERE A TRIP COST LIMIT?

Some policies have a trip cost limit per person but Yonder has the ability to quote a specialty charter policy that doesn't limit to the amount you insure and has insured \$1mil+ charter trips.

## REQUEST A QUOTE



[CHARTER@INSUREYONDER.COM](mailto:CHARTER@INSUREYONDER.COM)



855-358-6433



[WWW.INSUREYONDER.COM](http://WWW.INSUREYONDER.COM)



# ***MHG Insurance***

## **Pure Play in the Maritime World**

**Deep-Rooted Specialty in the Yachting World.** MHG Insurance is not a generalist travel firm. While a broker shops the market, MHG provides the deep-seated expertise of a specialist that lives and breathes yachting. They understand the intricacies of maritime risk because they have spent decades insuring the vessels and crews themselves. This provides a level of institutional knowledge that general travel insurers simply cannot match, making them the preferred choice for complex itineraries and high-value investments.

**Sophisticated Risk Management.** When you choose MHG, you are engaging with a team that provides a high-touch, concierge approach to underwriting. Their strength lies in their ability to craft highly specific, robust solutions that account for the unique vulnerabilities of a luxury voyage. This is a partnership built on stability and a "boots-on-the-deck" understanding of the sea. For the client who prioritizes a long-standing reputation and a direct line to maritime experts, MHG offers the most authoritative protection available.

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CHARTERS



**TRAVEL INSURANCE**





## INSURE YOUR GREAT ESCAPE

Are you planning a yacht charter or luxury trip? What if you, or your clients, were unable to go? What if a family emergency, natural disaster, or unexpected work obligation kept everyone home? Without Travel insurance, the entire investment in the trip could be lost. Our Travel Protection plans include dozens of covered cancellation reasons to help recover prepaid, non-refundable expenses in the event an emergency causes you, or your clients, to cancel or interrupt the charter. These plans are flexible and can cover other non-refundable travel costs, such as charter flights and APA for yacht charters.

### HIGHLIGHTS

Coverage up to \$150,000 trip cost per person

Dozens of covered Trip Cancellation and Trip Interruption benefits

Plans are designed for luxury vacations

'Cancel For Any Reason' coverage available

Simple application process

Supported by our dedicated Travel insurance team



## TRIP CANCELLATION & INTERRUPTION - WHAT'S COVERED?

Trip Cancellation and Trip Interruption benefits can help reimburse non-refundable, unused payments and deposits when a yacht charter or luxury trip is cancelled or interrupted for various covered reasons. Not all of the listed perils apply to both Trip Cancellation and Trip Interruption on all available plans, so be sure to review the plan documents for full details. Additional terms apply to every covered peril.

- Sickness, injury or death of insured, a family member, a travel companion, a business partner, child caregiver, or a pet or service animal
- Primary residence or destination rendered uninhabitable
- Documented theft of passports/visas
- Involved in a merger, job loss or job relocation
- Pregnancy complications experienced by the insured or travel partner
- Divorce or separation
- Documented traffic accident
- Unannounced strike
- Inclement weather that causes cessation of services provided by your common carrier
- Mechanical breakdown of the common carrier
- Evacuations due to natural disasters
- Emergency military duty for national disaster
- A terrorist incident
- Revoked military leave
- Bankruptcy or Default of Travel Provider
- NOAA hurricane warning at destination
- Court order to appear as a witness
- Jury duty
- Quarantine
- Hijack

## WHICH PLAN IS RIGHT FOR YOU?

Benefits & Non-Insurance Services	iTravelInsured SE	iTravelInsured LX
Trip Cancellation*	Up to 100% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)	Up to 100% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Trip Interruption*	Up to 150% of non-refundable insured trip cost (\$150,000 Maximum Trip Cost)	Up to 150% of non-refundable insured trip cost (\$150,000 Maximum Trip Cost)
Cancel For Any Reason / Trip Interruption For Any Reason Optional Buy Up**	×	75% of non-refundable insured Trip Cost (\$150,000 Maximum Trip Cost)
Accident & Sickness Medical Expense	Up to \$250,000 per person	Up to \$500,000 per person
Medical Evacuation and Repatriation of Remains	Up to \$500,000 per person	Up to \$1,000,000
Non-insurance Travel Assistance	Offering assistance and referrals for: <ul style="list-style-type: none"> <li>• Emergency travel arrangements</li> <li>• Lost passport/travel documents</li> <li>• Embassy or consulate referrals</li> <li>• Medical referral</li> <li>• Emergency prescription replacement</li> <li>• Legal referrals</li> <li>• Emergency translation</li> </ul>	

\*The maximum trip cost varies for residents of NY, MT and WA. See plan documents for details.

\*\*These (CFAR/IFAR) benefits can only be purchased at the time the base plan is purchased. These benefits are bundled together and cannot be purchased separately. Not available to NY residents. Additional costs and terms apply. Maximum benefit amount may vary by state and age.

The Pre-Existing Condition Exclusion Waiver is available if the plan is purchased within the time sensitive period and you and your traveling companion are medically able to travel at the time of purchase.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

## FREQUENTLY ASKED QUESTIONS

### What information is needed for a quote?

To provide an accurate quote, we need the cost of the charter or trip, guest ages, and the primary insured's state of residence.

### What should I do if I need to make a claim?

If you need to make a claim, simply reach out to the MHG team. We'll provide step-by-step guidance, helping you gather all necessary forms and documentation.

### What if I need to cut my trip short due to an emergency?

Prepaid, unused, non-refundable expenses can be reimbursed if your plans changed unexpectedly due to a reason covered by the plan.

### Even if traveling in a group, can a guest choose to purchase their own plan?

Yes, a guest can protect their trip cost or their portion of the trip cost by purchasing their own plan.

### What types of trips are eligible for coverage?

Our Travel Protection plans are designed for the most exclusive travel experiences, including yacht charters, private villa stays, round-the-world adventures, and other high-end luxury vacations.

### When can I purchase a Travel Protection plan?

You can purchase coverage as soon as you've made a deposit on your trip, provided your departure date is within two years of the plan purchase date.

### Why do clients choose to purchase Travel Protection?

Our clients choose to purchase a Travel Protection plan to protect their travel investment in case unforeseen events prevent them from going on their trip. Common reasons include unexpected illness or injury, either to the traveler or a close family member, which can make it impossible to proceed with travel plans. Severe weather events, such as hurricanes or blizzards, that disrupt or cancel travel are also significant factors. This insurance offers peace of mind by providing financial protection against these and other unexpected circumstances.

### If my travel dates change, can I update my plan?

Yes, provided that the original departure date has not occurred and the trip departs no later than 2 years from the original date of purchase.

This is only a summary of the benefits provided. The benefits stated above are subject to exclusions and limitations. Please refer to the plan document for a complete list of benefits, exclusions, terms and conditions.

# MEET OUR TRAVEL INSURANCE TEAM



MHG Insurance is a trusted partner of the yachting industry with over 30 years of dedicated service. Our goal is to provide you with the financial protection and peace of mind you need to safeguard your investment in a yacht charter or luxury getaway. Whether you need help understanding the coverage or assistance with a claim, our experienced team is here to support you every step of the way.



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This advertisement contains highlights of the plans, which include travel insurance coverages underwritten by United States Fire Insurance Company, Principal Office located in Morristown, New Jersey, under form series T7000 et. al., T210 et. al. and TP-401 et. al. The plans also contain non-insurance Travel Assistance Services provided by International Medical Group. The terms of insurance coverages in the plans may vary by jurisdiction and not all insurance coverages are available in all jurisdictions. **Insurance coverages in these plans are subject to terms, limitations and exclusions including an exclusion for pre-existing medical conditions.** In most states, your travel retailer is not a licensed insurance producer/ agent, and is not qualified or authorized to answer technical questions about the terms, benefits, exclusions and conditions of the insurance offered or to evaluate the adequacy of your existing insurance coverage. Your travel retailer may be compensated for the purchase of a plan and may provide general information about the plans offered, including a description of the coverage and price. The purchase of travel insurance is not required in order to purchase any other product or service from your travel retailer. CA DOI toll free number is 800-927-4357. The cost of your plan is for the entire plan, which consists of both insurance and non-insurance components. Individuals looking to obtain additional information regarding the features and pricing of each travel plan component, please contact International Medical Group 9200 Keystone Crossing, Indianapolis, IN 46240 USA. Insurance@imglobal.com. +1 (317) 655-9796. iTravelInsured Insurance Services CA Non-Resident Producer License No. 0F17093. While International Medical Group (IMG), markets the travel insurance in these plans on behalf of USF, non-insurance components of the plans were added to the plans by IMG, and IMG does not receive compensation from USF for providing the non-insurance components of the plans.



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