

Safe Harbor Crew



International Yacht Crew Insurance for Groups



Plan Overview

In this increasingly competitive hiring environment, luxury yacht Owners and Captains are finding it effective to offer structured benefits in order to attract qualified professionals, reduce crew turnover and decrease liability exposure.

Safe Harbor Crew meets this challenge and is designed to cover international, professional yacht crew groups of three or more. The plan incorporates flexibility as well as simple set up and administration. MHG Marine Benefits recognizes that yacht crew have a unique lifestyle which is reflected in the many benefits and special features provided in this plan.

Safe Harbor Crew contains important features such as an Emergency Medical Evacuation benefit, coverage for SCUBA and Winter Sports, Maternity, Wellness and optional benefits such as Dental, Term Life and Accidental Death and Dismemberment. The plan provides 24-hour protection and is primary coverage to each vessel's P&I, thereby assuring a prompt response to eligible claims.

Plan Features

- Comprehensive coverage while at work, leisure, or on vacation
- Coverage is primary to P&I
- Emergency Medical Evacuation and Reunion benefits included
- Coverage for winter sports, SCUBA and many other water sports activities
- Choice of medical facility. Extensive preferred provider network available in the US to waive coinsurance, and no coinsurance outside of the US and Canada
- 24-hour emergency medical assistance
- Simple enrollment, billing and plan administration
- Monthly, quarterly, semi-annual or annual billing available
- Pre-existing conditions are normally covered after 12 months of continuous coverage
- Maternity and Newborn Care benefit provided after 10 months of continuous coverage
- Wellness and vision benefit provided after 12 months of continuous coverage
- Optional coverage for group dental, dependent coverage, term life and accidental death also available
- Transferable to and from Safe Harbor Personal
- Online enrollment and electronic fulfillment

Eligibility

Safe Harbor Crew is available to professional yacht crew members working full-time aboard non-US registered vessels, employing a minimum of three crew members. Coverage can also be extended to crew assigned to shipyards for new build or refit operations (some restrictions may apply).

Obtain Proposal

For an indication of annual group premiums, you may complete and submit the Request for Proposal (RFP) available from your broker. A written proposal for coverage of your crew will be e-mailed before any commitment is required.



Summary of Medical Benefits

Benefit	Limit
Deductible Options	USD 100, USD 250, or USD 500
Family Deductible	Maximum of 3 Deductibles per family per Calendar Year
Individual Out-of-Pocket Limit	USD 1,000 after the Deductible per Calendar Year
Maximum Limit	USD 1,000,000 Lifetime or USD 5,000,000 Lifetime
Outpatient Prescription Drugs	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance)
Inpatient Prescription Drugs	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance)
Mental Health Disorders	USD 20,000 Lifetime Maximum after 12 months of continuous coverage, subject to the following sub-limits: Outpatient Treatment: 50% of a Maximum charge of USD 100 per visit with a Maximum of 52 visits per Calendar Year per Insured Person. Inpatient Treatment: USD 10,000 per Calendar Year per Insured Person
Transplant Expense	Subject to Special Transplant Pre-notification Requirements. Treatment must be provided within the PPO. Covered Transplants are: Heart, Heart/Lung, Lung, Kidney, Kidney/Pancreas, Liver and Allogenic and Autologous Bone Marrow
Second Surgical Opinion	Subject to Deductible and Coinsurance unless requested by Underwriters (payable at 100% if requested by Underwriters)
Maternity and Newborn Care	Same as any other Illness after 10 months of continuous coverage. Subject to Special Maternity Pre-notification requirements
Hospital Room and Board	Average Semi-Private Rate, including nursing service
Intensive Care Unit	Usual, Reasonable and Customary (Subject to Deductible and Coinsurance)
Vision Benefit	After 12 months of continuous coverage and subject to USD 50 Deductible. Covered up to USD 150 every 24 months for routine eye exam. Covered up to USD 100 every 24 months for corrective lenses, contacts and frames
Emergency Medical Evacuation	Up to USD 1,000,000 Lifetime Maximum, for Insured Persons under the age of 65
Repatriation of Remains	USD 25,000 Maximum per Insured Person
Chiropractic Care	USD 25 Maximum per visit, maximum 20 visits per Calendar Year per Insured Person. Not subject to Deductible

This is a summary of benefits only, and is subject to the specific terms and conditions of the plan concerning eligible benefits, limitations, eligibility and exclusions. For a complete plan description please refer to the Safe Harbor Crew certificate wording, which is available upon request.

Medical Plan Payment Percentages

Benefit	Outside the US	Inside the US (In-Network)	Inside the US (Out-of-Network)
Hospital Services	100%	100%	80%
Physician Services	100%	100%	80%
Inpatient Treatment	100%	100%	80%
Outpatient Treatment	100%	100%	80%
Surgery	100%	100%	80%
Wellness Care (subject to limits for Age and Calendar Year maximums)	100%	100%	100%
Physical Therapy (USD 50 per visit; must be prescribed by medical doctor in relation to covered condition)	100%	100%	80%
Local Ambulance	100%	100%	80%
Emergency Reunion	100%	80%	80%
Eligible Medical Expenses	100%	100%	80%

About the companies providing Safe Harbor Crew

MHG Marine Benefits is the name associated with the creation of innovative benefit programs for professional marine crew for over 15 years. This plan, designed in conjunction with MultiNational Underwriters®, is tailored to provide levels of protection comparable to those enjoyed by other international employees but adapted to fit the unique needs and lifestyles of marine crew. MHG's programs have been widely recognized and adopted by Luxury Yacht Owners, Management Companies, Marine Insurance Brokers and Captains and Crew worldwide.

MultiNational Underwriters® (MNU), headquartered in Indianapolis, Indiana, is a full service organization offering a comprehensive portfolio of insurance products designed specifically to address the insurance needs of consumers worldwide, including the marine market. MNU is a subsidiary of HCC Insurance Holdings, Inc. (HCC), which is a leading international specialty insurance group headquartered in Houston, Texas. HCC has assets of more than USD 8.0 billion, shareholders' equity in excess of USD 2.3 billion and is rated AA (Very Strong) by Standard & Poor's, AA (Very Strong) by Fitch Ratings and A+ (Superior) by A.M. Best Company.

Lloyd's, the largest and oldest insurance market in the world, is the insurer of Safe Harbor Crew. Rated 'A' (Excellent) by AM Best and 'A' (Strong) by Standard and Poor's, Lloyd's provides financial strength and security that is unparalleled in the worldwide insurance market. Lloyd's is recognized as a market leader in the accident and health insurance area and is well known for their innovative products and services.



MHG Marine Benefits

MHG's Group Programs:

- Provide full-time protection, 24-hours a day, 365 days a year.
- Enhance the value of compensation packages for crew members.
- Reduce crew turnover, saving valuable time and money spent on replacement, training and certification of new crew members.
- Provide a structured and appropriate response to medical emergencies thus decreasing liability exposure and increasing risk management efficiency.
- Are primary to P&I and settle claims directly in most cases thus avoiding delays in obtaining reimbursement.
- Relieve Owners and Captains of the burden of benefit administration.

Individual Major Medical Insurance

Full-time, worldwide, comprehensive medical coverage

Temporary Medical Insurance

Short term medical cover for freelance crew, contractors and yacht crew between contracts, for up to two years

*Disability Income Protection

Protect your income in case of temporary or permanent disablement

*Retirement Savings Plans

Long and short term savings plans for a secure and comfortable future

**These plans are not offered by MNU.*

Not all products are available in all jurisdictions



Plan Distributor:



Plan Administrator:



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