

**Insurance: We understand that at least a few companies are issuing policies allowing travel to Cuba.**

**These include:**

**Blue Water Yacht Insurance, Inc.**

Here is the scoop on Cuba. US carriers still can not insure boats in Cuban waters – has to do with the trade restrictions with Cuba which are law and can only be changed by congress and signed by the President.....not much chance of that happening anytime soon.

The President and State Department have approved travel to Cuba provided you fit into one of the 12 categories the state department says are approved reasons to go to Cuba (go on the state department website to see what the 12 categories are). The key change is you don't have to get prior approval to go to Cuba, they will stamp your passport in Cuba now and when you return you will have to declare which one of the 12 categories fits your situation.

As for boats to Cuba, we have been providing insurance in Cuba for years with approved international insurance companies (mostly UK companies – Lloyds and others). The UK trades with Cuba, so, these insurance companies have no problem providing coverage to Cuba. Some of the companies I have put restriction and provisions when going to Cuba, I do have a Lloyds syndicate that provides coverage to Cuba with no restrictions and the additional price for Cuba is not much. We do not write just Cuba trips – you have to buy an annual policy with the Cuba rider attached.

The carrier you have now (Sunderland Marine Insurance Company Ltd. UK will give you a rider to go to Cuba for an additional premium with restrictions while in Cuba. I've asked the company for a quote and will send it to you as soon as it is received.

Regards,

Donald Spink CPCU, President Blue Water Yacht Insurance,  
Inc. 50 S. U.S. Hwy One, # 310 Jupiter, FL 33477

[don@bluewaterins.com](mailto:don@bluewaterins.com)

tel 561-743-3442 or 800-866-8906

fax 561-743-8751 or 1-866-795-3707

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## Whitman and Whitman, Inc. 850 477-8060

Linda Whitman checked with one of her markets and they can write insurance including Cuba if the boat has approval from the U S Government to go there. She suggests that each person who is going make clear to their carrier that they have this permission and they may be okay with the insurance they have now. If they just ask, " Am I covered if I go to Cuba, then the answer is probably going to be, no." If they ask, " Am I covered if I take my boat to Cuba and I have written approval from the Department of Commerce?" then they may get a positive answer. Alternatively, she advises they may be able to get a rider to their existing policy (if Cuba is specifically excluded) if the Insurance Company recognizes that the trip is legal.