



PANTAENIUS NEWS

www.pantaenius.com

2007

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Dear Yacht Owner,

Last year I started this letter with the news that Pantaenius' underwriters had not increased premiums since 2003 and I can confirm that this still holds true and that no increases are anticipated in 2008! Furthermore the Pantaenius Scheme is still what Motor Boats Monthly described as "probably the best available"!

The photograph above depicts my 1984 Amel Maramu acting as a race mark during the Oyster Antigua Regatta in April this year. I am pleased to be able to tell you that more Caribbean islands are providing better facilities to owners wishing to keep their yachts out of the water during the hurricane season. Included are Antigua and Grenada which, like Nanny Cay in Tortola, can provide substantial one-piece cradles designed for purpose. I will be out of the water at Jolly Harbour, Antigua.

This year will be the last year I write to you as Managing Director of Pantaenius UK Ltd. I started the business in 1990 with one assistant, Leigh Huggett, who still works with me today. I am handing most of my responsibilities, and the role of Managing Director, to John McCurdy OBE. Many of you have already met him sailing or at Boat Shows or as our Claims Manager. John, who addresses you elsewhere in this Newsletter, has extensive management experience and will, I know, represent you and the Company impeccably. However, although

I intend to spend more time at sea, I am sticking around! I will act as a consultant to the directors and will continue to represent Pantaenius with our professional friends such as Oyster, Princess and Yachting World etc, as well as the hundreds of you who have become personal friends during our business dealings.

I thank you all for your support and look forward to meeting more of you sailing.



Barrie Sullivan

**Barrie Sullivan
Managing Director
Pantaenius UK Ltd**

In the last issue of the Newsletter Jenny Crickmore-Thompson had just joined John Franklin aboard his 42' aluminium sloop 'Al Shaheen'. New to sailing, Jenny described her first chaotic days at sea. We join her again as she continues her struggles to come to grips with the vagaries of yachting.

Captain, Dear Captain

I helmed for the first time today. That means I steered the boat, properly. You know, pointed the front bit, which I now remember most times to call the bow, in the direction I want the boat to go, keep the wind on the right side of the boat – that's the correct side, not the starboard side – and watch the instruments that tell me what my course is.

We'd spent some time at Ricketts Bay, Green Island, a wonderful little anchorage close to Antigua with white beaches and a coral reef with our own private turtle. We were the only boat there, so I took the opportunity to go skinny-snorkelling. Floating face-down clad only in my luminescent pink goggles and flippers a strange noise made me look up. A catamaran full of tourists coasted past, all 30 on my side, cameras clicking away! So, when you see that publicity pic of pink goggles, flippers and white butt, you know it's me!

It was coming back from Green Island to English Harbour that I helmed. My course was 200°T. All well and good, but I forgot that there was also a sea, with waves, swell and currents to contend with. So no matter how much I pointed Al Shaheen's bow in the right direction, with all the good will in the world she went in another! If I'd connected the dots, my course would have looked like an ECG reading.

And the vocals on board sounded like a late night porn show.
"Oh John! Oh! Oh! Ooooooh!"
"Just feel it," he said soothingly. "You'll enjoy it soon."

And he was right. For a few fleeting moments every now and then I DID feel it. That glorious moment when you, the boat, the sea and the wind move in tandem, and all is right with the world. That, I guess, is why sailors sail.

We gybed to come into English Harbour, smoothly furled the gib and John commanded, "Drop the mainsail." (This is my job now.) But the thingamajig that holds the head of the mainsail to the top of the mast (oh yes, the shackle) is a little too high for me to reach, so usually he shackles it on. All well and good, except that he tightens it. Tight! This means me dropping the main and trying to hang on to it to stop it falling off the boom while standing on my tippy-toes desperately trying to unscrew a tightly screwed shackle pin. All

to the accompaniment of some choice sailor's language I've learned! This time it was right in front of the Sunday afternoon spectators up on the hill at Shirley Heights so we needed to put on a good show!

Seeing my distress, my dear Captain left his steering position and came up to the mast to help me. Unfortunately, when I looked up, all I could see were boats anchored close by, too close in my inexperienced view. I panicked.

"**** off to the back of the boat to do what you're supposed to and leave me to do this!" I yelled. With a shocked look, he complied. Apparently in naval terms, that's insubordination so now my Captain, dear Captain has to install some discipline back on his boat!

I have redeemed myself somewhat though. After myriad adventures from Antigua up to the British Virgin Islands, we decided to cross to Anegada, a first for both of us. It is an 11 mile coral island, highest point 28 feet above sea level, and completely surrounded by shallow coral reefs. There is a narrow entrance channel, marked with 3 red and 2 green buoys – but of course the first red is missing, so you start off somewhat unsure!

We arrived at what we determined was the beginning of the channel just after midday, with the sun nice and high in the sky to show us where the shallow parts were. I perched precariously on the pulpit. Unfortunately we also had lots of cloud in the sky, so I found it very difficult to determine what was dark cloud shadow and what was dark shallow reef. Not conducive to confidence! However, I could see the far red and green buoys, so could direct him appropriately.

John kept calling, "We've 2.8 metres below the keel, we've 2.2m, we've 1.8m, (I know it gets repetitive, but stay with me), we've only got 1.2m." (his voice got higher as the depth got shallower). I kept calling back, "Just stay in the middle of the channel, dear." The Mars/

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Venus books have it right though; no man really likes being told where to go or how to do it! Things were getting a little tense.

"There's only 0.9 metres now!" came the voice from the cockpit.

"It's ok, sweetie, others have done it, so can we," was my soothing reply.

As I said this I looked down, and there on the deck below me was a screw, all alone on the deck. Where the hell had it dropped from? I looked up at the furled genoa and down at the furling drum. Mmmm? John would know – he's amazingly meticulous about every little detail on Al Shaheen. But, tell him there's a screw loose right now? No, I decided, he's a man, and men, bless them, are notoriously single-minded. If I mentioned it now, he would rush up to see where it had come from – and Lord knows where we'd land up. So I saved the news for later, after we'd anchored safely and had a cup of tea.

It had come from the furling drum – in fact we'd lost two screws, and the others all needed some tightening. I glowed with his approbation later, as we sat on deck, sundowners in hand, watching for the elusive green flash.

"Well done," he said. "I can always rely on you to pick up all the loose screws!"

And here I thought he liked all my new friends!

You can follow John and Jenny's cruising log on www.alshaheen.co.uk

Changing the afterguard

It is a tremendous privilege to have been asked by Harald Baum, the owner of Pantaenius, to succeed Barrie Sullivan as Managing Director of Pantaenius UK Limited. With the support of Harald, Barrie set up the first Pantaenius subsidiary office in 1990 and since then has been influential in assisting the Pantaenius group of companies to grow considerably and thus become a market leader in Europe.

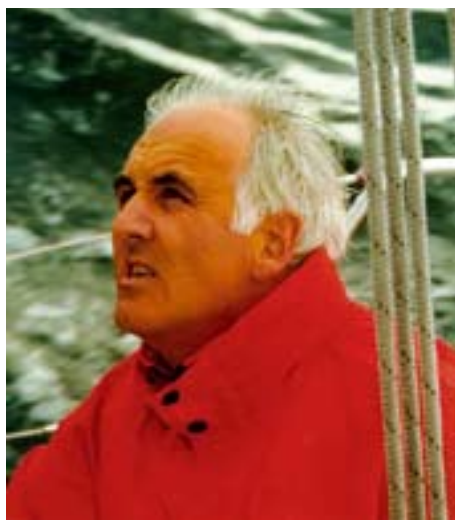
Pantaenius now has offices in Hamburg, Plymouth, Monaco, Skive, Vienna, Palma Majorca, Croatia and New York serving almost 60,000 clients worldwide and covering yachts valued from £15,000 to £100,000,000.

Under Barrie's leadership the UK office has developed a strong and loyal customer base focusing mainly on cruising, sailing and motor yachts. He can take some pride in that independent market analysts in the UK tell us that the name Pantaenius is synonymous with quality and high levels of customer service, particularly in the field of claims handling where we are widely considered as setting the standard for others to aspire to. It is through his knowledge and experience that Pantaenius has become a recognized provider of quality yacht insurance and his opinion is sought frequently by clients and the yachting media alike.

Over the years Barrie has been a familiar figure at the various national and international boatshows, and his Amel "Shearlangstone IV" is a regular sight in the Caribbean during the traditional sailing season. Although, as he moves towards semi retirement at the end of the year, Barrie will remain influential in the development of products and fulfill the role of an ambassador thus keeping the company in the public eye and the profile high. He certainly has plans to enjoy sailing his yacht more and visiting as many marinas and watering holes as he can in the Caribbean, hurricanes permitting!

The future for Pantaenius is bright and there are plans to extend the international network of offices as well as to provide new and innovative products some of which will come to the market very soon. As I move towards taking up the helm in the UK I do so in the knowledge that Barrie is handing over the company in good health and that the transition process will signify the

strength of the Pantaenius brand. My theme for the next few years will be that; if you are intending going into foreign waters then Pantaenius is the company that you must go with. It will not be a matter of choice but one of necessity. It is in the international arena that the true strength of Pantaenius is evident with its extensive geographical coverage and over a dozen languages spoken by the staff. It is ably supported by a sister company called Marine Claims Service which provides a global resource upon which Pantaenius can draw when clients need support in far flung and exotic places. I need not remind those who were affected by Hurricane Ivan that Pantaenius was the only company to deploy its own surveyors to Grenada following the aftermath of the hurricane. We managed to get our own people onto the island when all others were seeking exodus for reasons of safety. It is this desire to provide a complete package for the yachtsman in his time of need which epitomizes Barrie's commitment, style and approach to the industry. I promise to do my best to continue in this vein. Maybe Barrie will be first on the scene in the future!



John McCurdy



New Yachts for the British Kiel Yacht Club

Pantaenius UK Ltd were pleased to have been invited to arrange insurance on 10 new Hallberg Rassy 342's delivered to the British Kiel Yacht Club in Germany during March 2007.

The photo shows Harald Baum (owner of Pantaenius) with Magnus Rassy (Hallberg Rassy) and John McCurdy (Pantaenius UK) at the Boat Naming Ceremony held at the Club. This is the third time that the Club has purchased a fleet of yachts from Hallberg Rassy. We are delighted that we have been selected to continue to arrange cover reinforcing our relationship of a decade or more, which we view as a sign of continuing confidence in our ability to offer the comprehensive level of protection required for such yachts and the use that they will be put to by members of the Club.

Immediately following the Boat Naming Ceremony the Club made the yachts available for the 9th International Icebreaker Regatta in which John McCurdy with two of his colleagues from Germany were thrilled to participate.





Photograph by Jim Pascoe · www.jimpascoe.co.uk

Classic Yachts

The Pantaenius Group arranges cover on many classic yachts – this is the story of one of them.

No doubt Prince Philip will be delighted to know that 'Bloodhound' is restored to her former glory and is once again ready to grace the oceans of the world.

She was designed and built, as a 12 metre yacht, by Camper and Nicholson in 1936 for an American owner, Ike Bell. He campaigned her with great success up until the outbreak of the Second World War, winning the 1936 Morgan Cup, the 1939 Channel Race and the Fastnet of the same year. In 1939 Bell sold her to Hans Hamilton and Pat Eden and she survived the war years unscathed whilst laid up in Gosport. At the end of the war she continued her winning ways with two firsts, a second and a third in the 1946 Cowes week.

In 1947 Miles Wyatt acquired 'Bloodhound'; he was the Admiral of the RORC and the founder of the Admirals Cup, so he knew a winner when he saw one. Under his ownership 'Bloodhound' had many successes including the 1948 Round the Island Race, the 1949 North Sea Race (in awful weather which forced many retirements) and a second win in the 1949 Fastnet. In 1952 she went to the States and gained a second place in the Bermuda Race.

The 1956 Channel Race almost saw the end of 'Bloodhound'. In hurricane conditions and close to the finish but with sails blown out, the crew were forced to abandon

the race and attempted to motor back to port. The engine failed and with the yacht dragging anchors and cable towards Selsey Bill the crew were rescued by a lifeboat. Unfortunately 'Bloodhound' was holed on the starboard side during the rescue operation and left to her fate. To everyone's surprise she was found afloat the next day and towed into port and repaired.

In 1962 HM Queen Elizabeth and Prince Philip acquired 'Bloodhound', (Prince Philip had retired his Dragon 'Bluebottle' and was looking for something larger to accommodate his family). The naval architect John Illingworth was commissioned to bring 'Bloodhound' up-to-date and make her competitive with the modern racers. Illingworth considered that rig modifications were all that was required and the spruce spars were replaced with aluminium and the main shortened. These changes improved the performance on all points of sailing and Prince Philip gained a first and two seconds during his first outing on 'Bloodhound' at the 1962 Cowes week.

During his ownership, Prince Philip decreed that, when he was not onboard, 'Bloodhound' should be lent to yacht clubs around the country. This enabled many hundreds of young sailors to have fond memories of sailing on the Royal Yacht-in fact during the eight years of royal ownership 'Bloodhound' sailed an incredible 45,000 miles with her

young crews. (Barrie Sullivan recounts that during the 60s, as a member of the Royal Artillery Yacht Club, he crewed on 'Bloodhound' from Gosport to Kiel for Kiel week. In spite of very heavy weather he says the yacht handled beautifully—a comment echoed by many who have sailed on her).

After being sold by the Royal Family, 'Bloodhound' spent many years on the south coast and Channel Islands. Four years ago she was then bought by her current owner, Tony McGrail, a yacht surveyor, who has completely restored her—no corners were cut, even the original Honduras mahogany panelling has been replaced with the last available supply of this rare wood.

'Bloodhound' is now offered for sale and Tony McGrail hopes this legendary part of our sailing heritage will remain under British ownership so that she can continue to delight boating enthusiasts around our shores. Who knows, maybe Prince Philip will take the helm again.

No surcharge for paying by instalments

Many of us find it more convenient to spread the cost of insurance over the year, rather than find the entire premium from one month's budget. However, most insurers will apply a surcharge – commonly 6% – if you choose to pay your premium by instalments.

Some years ago Pantaenius persuaded the insurers of its Yacht Insurance Scheme to drop their surcharges, and we are pleased to say we can still offer instalments at no extra cost.

If your policies include a Hull contract, you can opt to pay by quarterly or half-yearly instalments by cheque, card or bank transfer, and if you have a UK Bank Account you also have the option of direct debit payments, which can even be collected monthly.

This facility applies to the majority of insurances arranged through Pantaenius, but excludes Legal Expenses insurance and administration fees, both of which must be paid annually at the start of the contract.

Good Seamanship or Just Good Commonsense?

The Claims Department has handled a surprisingly high number of expensive claims recently wherein the scenario leading to loss of life and/or damage may well have been avoided had the crew been keeping a lookout or maintaining good standards of navigation and seamanship. Below are some thoughts for you to ponder:

Maintaining a Look Out

It is good seamanship to maintain a look out at all times, not just for yachts converging under the cover of the genoa but also from astern where freighters can often creep up on you very quickly and without any advance warning. Crew must never assume that they have been seen by the watch keeper on the bridge of the fast approaching freighter or by the converging yacht and must always be prepared to take evasive action in a timely and seamanlike manner.

Use of Radar

If you have a radar fitted then you should consider using it and set the range alarms so that crew are warned of any anomaly that is encountered at the predetermined range, obliging you to investigate further. It is not sufficient simply to rely on it at night or in circumstances of poor visibility because it could just as well warn you of the approaching freighter from astern!

Prudent Navigation

When clearing a headland or obstacle then you should seek to establish a safe clearance bearing that is sufficient to allow you the

opportunity to react safely to any problems that you may encounter as you approach the danger. All too frequently we are encountering situations wherein insufficient attention is given to clearing bearings resulting in extensive damage and/or loss of the vessel as the yacht gets into difficulty and founders.

Fire

Regrettably the instances of loss by fire are on the increase. Fire is a real threat at sea or when apparently safely secured in harbour and every crew member must be constantly vigilant to the threat and associated risk to life and property. All owners should make sure that they have adequate fire detection and suppression equipment aboard and that it is correctly maintained, and accessible for use in an emergency situation.

Food for thought!

Please remember that we can only strive to keep our generally acknowledged high level of comprehensive cover if the loss ratios are acceptable to insurers and in seeking this goal every policyholder has a role to play in minimising the risk.

Emergency claims helpline

Pantaenius has been providing a 24-hour Emergency Claims Helpline since September 1998, giving all Pantaenius clients the reassurance that they are able to make contact with us any time, day or night.

The emergency line is manned by a small team of our own staff from the office in Plymouth. This has worked very well, as the people answering your call know exactly what your policy covers and also know who to contact worldwide to get assistance to you in the shortest possible time.

So whether you have a fire on board off the English coast or are stranded on a Caribbean Island without repair facilities, we will do our best to take the strain from you.

Please remember that this line is ONLY to be used in insurance claims emergencies.

Staff manning this phone are not able to agree any policy changes, take payment instructions or perform any other administrative functions i.e. faxing or emailing policy documents.

In an emergency claim situation out of normal office hours call us on:

+ 44 (0) 1752 60 11 66

Boat Shows 07/08

We extend a warm invitation for you to visit the Pantaenius stands at the following international boat shows. The UK team will be at the Southampton and ExCel shows. Our Hamburg, Monaco, Denmark and Austrian teams will be variously represented at the other shows.

September 2007

- Oslo Int. In-Water Boatshow
06.09. to 10.09.2007
- Festival Int. de la Plaisance - Cannes
12.09. to 17.09.2007
- Southampton Int. Boatshow
14.09. to 23.09.2007
- Monaco Yacht Show
19.09. to 22.09.2007
- Grand Pavois de la Rochelle
19.09. to 24.09.2007
- Interboot Friedrichshafen
22.09. to 30.09.2007

October

- Genoa Int. Boatshow
06.10. to 14.10.2007
- Fort Lauderdale Int. Boatshow
25.10. to 29.10.2007
- hanseboot, Hamburg
27.10. to 04.11.2007

November

- Barcelona Int. Boatshow
03.11. to 11.11.2007
- boat Bruenn, Czech Republic
08.11. to 11.11.2007
- Nautic Expo, Wels
22.11. to 25.11.2007
- Vienna Boat Show, Vienna
22.11. to 25.11.2007
- Salon Nautique int. de Paris
30.11. to 10.12.2007

January 2008

- London, Int. Boat Show
11.01 to 20.01.2008
- Düsseldorf, Boot
19.01. to 27.01.2008

February

- Bergen, Boatshow
01.02 to 29.02.2008
- Budapest Boat Show
14.02 to 17.02.2008
- Zagreb Sport and Nautical Fair
15.02 to 17.02.2008
- Lisbon Boat Show
09.02 to 17.02.2008
- C-B-R-Munich
14.02 to 18.02.2008

Before you set sail

Before you set off on your next adventure on the high seas take a second to check that all is in order with your records at Pantaenius.

Please ensure that you have all your latest policy documents and, if going foreign, a multi-lingual Third Party Liability certificate (the blue one!), in case you are required to show it to the authorities.

You will be surprised by how many clients have given us only their address as a form of contact. If you are away for any length of time a mobile number would be good, even better an email address. Rest assured that none of these details are passed to any other party.

If you are unable to contact us directly, have you completed a confidentiality form? To ease communications when you are away you may wish to nominate another person to deal on your behalf. If so, you should complete the confidentiality form and let us have it – if you do not we will be prevented by the Data Protection Act from discussing any aspect of your insurance with any other person (no matter how many years they have been married to you!)

If you change your cruising area from that noted on your policy documents please notify us! Contact us by phone, fax or email so we may amend your policy accordingly and ensure that you have the correct cover.

Finally, please let us have a photograph of your vessel, tender and outboard, just something that will identify these in the event of a theft claim and also that we can keep on your file showing the general condition of the vessel.



Learning the Ropes

Learning doesn't end when we leave school as the staff at Pantaenius know only too well.

All new staff are required to complete the Chartered Institute of Insurance Certificate in Insurance as a condition of their employment. Study for this qualification provides us with an understanding of the fundamental concepts central to the workings of insurance and an essential foundation on which to build specialist knowledge.

Many of our colleagues have gone on to further study at Diploma and Advanced Diploma level. These studies are supported and financed by Pantaenius but generally undertaken in our own time. Achievement of these well respected industry qualifications gives our staff an extensive knowledge of insurance matters and you may already have experienced the confident and well informed service which is provided.

As well as general insurance training the staff here at our Plymouth office are involved in an ongoing 'in house' programme of training which varies from office-wide seminars to more tailored one-to-one training. All of our staff are expected to have a thorough knowledge of the Pantaenius products, which means that any queries that our clients have can be dealt with quickly by customer support staff. We also carry out

training on a range of relevant topics such as sailing routes and geography, weather conditions, simple navigation and an appreciation of the different types of yachts and their construction. Such seminars are provided by senior staff who are themselves experienced yachtsmen with worldwide sailing experience.

We have also had some great sailing days here on the waters adjacent to our office. This gives staff without a sailing background an appreciation of the difficulties that our clients can face as well as a taste of the sheer pleasure of being on the water.

Many of our clients have commented on the quality of the contact that they have with us. They frequently praise the knowledgeable way in which their queries are answered and are often pleasantly surprised that they are dealing with a seasoned sailor who can picture the exact situation that they are describing.

In an age of call centres and faceless menu driven drones we know it means a lot to our clients to be able to deal with people who are professional, personable and above all competent.





The Website

In our last edition of the Newsletter we reported that the website was to be updated and it is. That was the easy bit-now we have to keep it constantly refreshed and topical-it will (should!) always be a work in progress.

When you get a spare moment please take time to explore the site.

There are several new features which you may find helpful. For example if you look at the drop down menu under Customer Services you will find facilities to notify policy changes, notify the sale of the vessel, information on ways to pay and to request documents. Many clients are already using these facilities and they should save time.

You will also find a series of Frequently Asked Questions and Company News including a section entitled 'Why Pantaenius' which summarises the 'bullet points' of our cover.

We do hope you will find the website both useful and interesting and we invite any constructive suggestions as to how we might make it more so.

www.pantaenius.co.uk

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Superyacht UK Tour of Excellence

It is fascinating to see how the yachting industry has developed over the last 30 years with more and more ever larger yachts leaving the yards. Lengths of 45 metres and upwards are now not at all unusual and the market remains strong.

The comprehensive insurance of these considerable assets is clearly a vital issue and Pantaenius, with its wealth of experience in this specialist field and with offices in key locations throughout Europe, has a growing book of these high profile yachts.

The challenges and opportunities presented to the UK yachting industry by the rapidly expanding superyacht market are obvious and it is with this in mind that the Superyacht UK Tour of Excellence was born. The objective is to provide greater co-ordination and professional support for the UK superyacht sector and, in the longer term to gain greater UK market share in this sector.

So it was, during April, that delegates from yards such as Wally, Lürssen and Amels came from around the world to spend three days visiting the UK's yards and equipment and service providers, all organised by Superyacht UK.

The final evening of a very successful tour was a showcase event at the atmospheric Pendennis Castle followed by dinner for the 100 or so delegates and representatives. Pantaenius were represented at Pendennis by John McCurdy and Mike Hulbert.

The opportunity to catch up with old colleagues and make new contacts was invaluable. We will certainly be there next year!

See www.superyachtuk.com



What to do in the event of an incident

In the event of an incident which may give rise to a claim please act as if you were uninsured. At the earliest safe opportunity please report the incident to us so that we may provide you with appropriate advice.

The checklist below is not exhaustive but please do follow it as best you can in the circumstances.

- Do what you can to minimise the damage.
- Notify us as soon as possible, giving a contact phone/fax number and email address.
- Take photographs and notes of any damage or material evidence and send them to us.
- In cases of theft, vandalism, explosion or fire, notify the Police as well as ourselves.



- Don't agree on any fixed costs for salvage. Please use the 'Lloyds Open Form' which offers you and the insurers some legal protection against unscrupulous salvors.
- In cases of collision, provide us with the name and address of the other party and their insurers.
- If your insurers appoint a surveyor to assess the damage, we recommend that you be present.
- Collect all invoices and forward them to us as soon as possible to achieve a prompt settlement.

Pantaenius has a reputation for settling claims fairly and quickly of which we are proud, so please help us to help you and safeguard your investment.



Emergency claims helpline

Pantaenius provides a 24-hour emergency claims helpline operated entirely by our own staff. In an emergency claim situation out of normal office hours call us on:

+44 (0) 1752 60 11 66

Other emergency contact details are:

Germany	+49-40-37 09 13 70
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