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Cover: "Crew workout", Illustration: Hinnerk Bodendieck/Pantaenius

HEALTH & FITNESS

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Editorial

FOUNDED ON TRUST

2024 is a special year for me and my family: Pantaenius celebrates 125 years. In 1899, a certain Johann C. Pantaenius founded a brokerage firm for marine insurance in the aspiring port city of Hamburg. His successor expanded the business in the 1920s to include property and life insurance.

It was this company that my father Harald joined in 1963 as a young man. A couple of years later, he seized the chance to take it over and began to develop his own products, featuring our well-known Agreed Fixed Value to start with. The rest, as they say, is history.

Today we are proud to run Europe's leading yacht insurance specialist. We are not only proud, but also extremely grateful for more than 100,000 clients who insure their boats with us. If there's one thing that hasn't changed over the last 125 years, it's that our business is founded on trust.

You rely on us and we make sure we are there for you 24/7, wherever you are. Whether you are affected by a sudden cold drop on the Balearics or just wondering how to best insure your new crew member – we are the partner by your side.

Scan the QR code and read how Pantaenius grew from an Hamburg insurance broker to Europe's leading yacht insurance specialist





The Baum family celebrates 125 years of Pantaenius (Martin, Undine, Harald, Anna, and Daniel)

That's why we are sharing some valuable insights with you in our magazine. We got together with North Technology Group brands Southern Spars, Hall Spars, and RigPro, to hear what they learned from recreating lightning strikes in special laboratories.

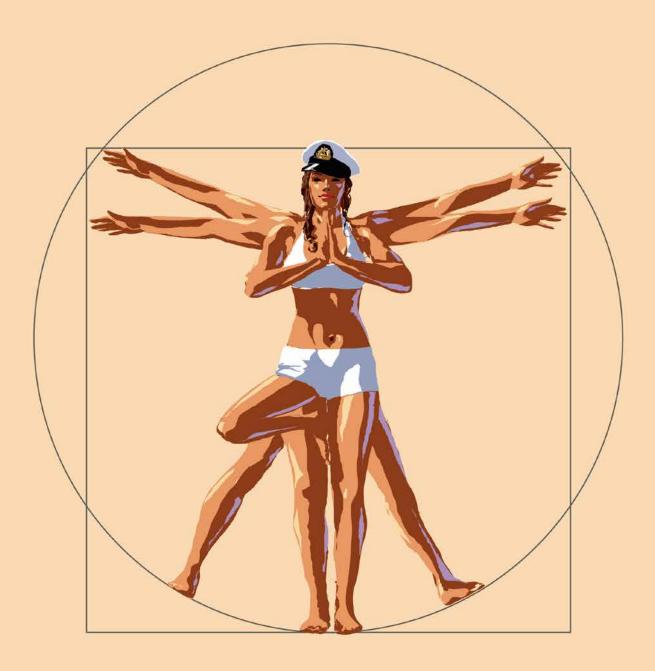
Our focus this year is health and fitness. After all, time and space on board can be constraints for our usual workout routines. Read our interview with Superyacht Fitness for some inspiration. As always, we much appreciate your feedback. We are always happy to hear from you.

Martin Baum

Martin Baum Managing Director Pantaenius Yacht Insurance

HOW TO ENHANCE PHYSICAL AND MENTAL WELLBEING ON BOARD

Conditions on board can be challenging: Time and space are limited. Glen Taylor and Tim Colston from Superyacht Fitness talk about ways to keep fit.



G len, Tim, what's the idea behind Superyacht Fitness?

Superyacht Fitness: Our goal is to inspire and motivate yacht crew to enhance their physical and mental wellbeing. By creating a more engaged environment on board, we aim to reduce the attrition rate and also strive to be an industry leader in gym design and installation.

Is there a particular event or incident that made you think about Superyacht Fitness?

Superyacht Fitness: Yes, hearing about another crew member who had sadly taken their life deeply affected us. Too often, we hear about tragic events or situations where individuals are very unhappy on board. This motivated us to make a positive change.

What's your background regarding superyachts and fitness on board?

Superyacht Fitness: Glen has been involved in the superyacht industry for 18 years, while Tim has 30 years of experience in the health and fitness space, specifically working with elite athletes and high-net-worth individuals. Our combined expertise uniquely positions us to support discerning superyacht clients.

What are the specific challenges for people to keep fit on board a yacht?

Superyacht Fitness: The main challenges are space, time, and inspiration. We have solutions for all three!

How do you define fitness?

Superyacht Fitness: Fitness is often misunderstood. At SYF, we

Superyacht Fitness team Glen and Tim

see fitness encompassing physical, mental, and social health - all areas that can be improved with the right support and tools.

How do you address each of those aspects - physical, mental, and social health?

Superyacht Fitness: We address these aspects through our SYF App, SYF Community (using Myzone), SYF Academy (training platform), our exceptional gym design capabilities, and most importantly, our unique Chief Energy Officers (CEOs) who ensure engagement throughout the journey.

How does the Superyacht Fitness app work?

Superyacht Fitness: The app serves as a comprehensive wellness, workout, nutrition, and training tool with unlimited access to professional and preventative support. It also includes a mood tracker to identify potential issues.

Do you differentiate between owner, guests, and crew in terms of workout plans?

Superyacht Fitness: Yes, all our engagements are designed to be bespoke as required. Wellness is subjective, so we support crew, owners, and guests in ways that best serve their needs. Crew often need short, sharp workout sessions due to time commitments.

What are your two/three favourite basic workouts in case you don't have time for anything else?

Superyacht Fitness: Squats and press-ups are excellent exercises for those with limited time, space or equipment. Squats burn calories, strengthen lower body muscles, and enhance joint health. Press-ups burn calories, improve flexibility, and boost



sports performance. They also build upper body strength and reduce the risk of injury.

Both exercises are versatile and can benefit individuals at any fitness level, from beginners to advanced athletes. We also recommend simple 'band' exercises, which are great for core strength and for stretching / mobility. All SYF clients are provided with branded bands to support the crew.

How do you keep workouts fresh and engaging for clients who spend extended periods on board?

Superyacht Fitness: Keeping workouts fresh is a crucial aspect of SYF. The SYF app, in conjunction with Myzone, offers a wide range of live and pre-recorded workouts that crew members can follow individually or as a group. The app features a 'Call the Expert' option for personal trainer inspiration and support. Additionally, our highly experienced team of Chief Energy Officers (CEO's) are dedicated to inspiring, motivating, and mentoring the crew to ensure workouts remain dynamic and engaging.

In your experience, how does prioritising fitness on board impact the overall atmosphere and morale among crew and guests?

Superyacht Fitness: Exercise naturally improves energy levels and boosts morale. It brings teams together through collaboration or gamification, leading to better mental clarity, improved sleep, lower stress levels and increased productivity. This ultimately enhances the entire yachting experience with a happy, productive and energised crew, who appreciate an owner who cares about their welfare.

How do you stay updated on the latest trends and innovations in fitness, and how do you incorporate them into your programs for superyacht clients?

Superyacht Fitness: Tim's background in elite sports is crucial here, as this field often leads the way in innovation. We constantly explore next-gen products that support our clients, especially in space-constrained environments.

Thank you very much, Glen and Tim.



Interview: Jan Maas Pantaenius Hamburg



Squats burn calories, strengthen lower body muscles, and enhance joint health.



Press-ups burn calories, improve flexibility, and boost sports performance.





Chef Sascha Lenz has been working on superyachts for a decade

Portrait @billionaire_ch3f

FROM THE KITCHEN TO THE GALLEY

A happy crew is a happy boat – and the key is often through the stomach. Sascha Lenz sat down with Chrissie McClatchie to share his experience as a chef on board.

When Sascha Lenz decided to swap Michelin-star kitchens for superyacht galleys a decade ago, the transition seemed like a natural one. Across restaurants in Germany, Austria and Switzerland, he had built a career on exquisitely presented and delicately flavoured dishes that pleased the most discerning of diners, including wealthy families who owned, among their assets, private yachts.

The last thing he had thought about, however, was feeding the crew.

"In a Michelin-star restaurant, I was cooking what I wanted, not what the Australian customer sitting at one of the tables asked for," Lenz laughs. One of his earliest lessons on water, however, was that a happy crew is a happy boat — and the key to that is, more often than not, through their stomachs, so it paid to listen to what that chatty Australian in the crew mess was asking for, even if it meant he had to go and quickly Google exactly what a quesadilla was.

As the Head Chef on board Avantage, a fully private 87m Lürssen delivered in 2020, Lenz's galley team of three have over 30 colleagues to feed breakfast, lunch and dinner to daily. And while owners and guests have some particular requirements often involving rare and hard-to-source in-

gredients, today's crew know what they want to eat — and sometimes that's the bigger challenge.

"Cooking for crew can be more difficult than cooking for guests," Lenz acknowledges, especially in an increasingly health-conscious era overflowing with various dietary requirements. The sweet spot is in nutritious food that powers crew through the day, while also satisfying their taste buds.

So, where do you begin?

For Lenz, the answer lies in fresh products — "nothing convenient," he says — that can be worked into a variety of cuisines. Foods like fish and chicken that can be steamed and grilled one day and then served over salads the next. And, perhaps most crucially, imagination when it comes to repurposing anything that's left. "I'll make a chicken Caesar salad from a leftover chicken, for example," he explains, "or fish pie with mashed potato and cheese on top from fish the next day — you should see the empty plates," he smiles.

Snacks and hydration are also key to keeping the crew energised through the tricky mid-afternoon slump. Onboard Avantage, they know that come 3pm, a spread awaits them — "like teatime in England," Lenz jokes. "We'll make shakes



SASCHA LENZ' DETOX DRINK "GREEN MONACO"

INGREDIENTS

For 8 people

- 1 cucumber
- 1 bunch of long-leaf celery

500g baby spinach

- 1 small bunch of flat parsley
- 2 green apples

50g fresh ginger

- 1 organic lemon
- 1 grapefruit
- 1 tbsp agave syrup
- 1 tsp cumin
- 8 kohlrabi

(If you can't hollow out a kohlrabi, you can use a pre-chilled long drink glass).

LET'S GO

Wash the cucumber whole, peel the long-leaf celery with a peeler and keep the small stems with light green leaves for decoration. Put the cucumber and the celery into the juicer.

Wash the baby spinach and parsley, and juice the lemon and grapefruit.

Core the green apples and cut them into small pieces.

Mix all ingredients, the juice of cucumber and celery, fresh spinach and parsley, green apple, agave syrup, cumin and fresh ginger in the VitaMix Blender for 1 minute on the highest setting.

Then pass through a fine sieve.

Fill the kohlrabi or your pre-chilled long drink glass with ice cubes and the detox drink and decorate it with the young celery stem.

and our own biscuits, as well as nutrient bowls with chia seeds. The next day, we might serve up a banana cake with cream on top."

Alongside the bottled drinks provisioned by the interior team, the crew stays rehydrated with plenty of fruit smoothies, freshly squeezed lemonade and anything that can be fashioned out of leftovers. "When the guests don't eat all their watermelons, I'll make watermelon shakes for the crew."

The preference is for home — or "boat" — made wherever possible. "We don't buy many Haribos and packets of crisps, we make our own snacks, including crudités and hummus," Lenz says.

For breakfast, preparation starts the day before. "We soak oats overnight and cook porridge," he explains. "The crew likes an easy and light start to the day."

And, of course, consideration has to be made for the nutritional needs of different departments. "With the sun, the salt, and the jumping in and out of the water and the tenders, the deck crew can't survive on salads," says Lenz. "They need full plates — sandwiches, burgers, pasta, etc. Whereas the interior crew, even when they are busy, are often happy with salads all day."

Lenz knows that size matters when it comes to storage and is fortunate to have a fridge and freezer capacity to store up to seven weeks of high-quality ingredients to feed the crew. And, he also knows that the stakes are higher when the boat is in full guest mode and cruising — because the buck stops with what is served out of the galley. "When you're at anchor, the food has to be really, really good," he says.

Off-season is when Lenz, who works on a two-month rotation with another head chef, can relax a little more. "We'll cook on Friday for the weekend, and the crew onboard can reheat the food in the microwave. We'll have a bar to make your own wraps, make your own salads, and the like."

And, he'll always accommodate any special dietary requirements — unless you act like an old colleague who turned vegan overnight to impress a new crew member. "They were eating sausages the day before and suddenly they were vegan," he laughs. "Otherwise I'm totally cool with it."

Follow Sascha Lenz on Instagram: @billionaire_ch3f

CREW MEDICAL INSURANCE -WHAT TO LOOK FOR

Good crew health and accident insurance can be vital. Here's what you need to know.

epending on the provisions of the crew employment contracts, flag state requirements, local country legislation and whether MLC applies, it is important for owners to ensure their crew are adequately insured 24/7 for illness, accidents, sick wages and repatriation. These can be the most complex and contentious claims, as it is dealing with someone's health, and therefore all the options should be reviewed before a decision is made.

When it comes to assessing your insurance needs as a crew member, it's important to understand the different types of cover available and who is responsible for that insurance. Here's your common questions, answered:

What should I be looking for in my Crew insurance?

These insurances come in different forms and have different names depending on the Insurer, so it is important to clarify what is included in the policy and who is covered. Most crew insurance policies will include cover for crew medical expenses,

repatriation or medical evacuation, as well as lump sum indemnities for death or permanent disability following an accident on board and an indemnity for temporary disablement, usually in the form of a weekly benefit based on salary.

What has MLC got to do with it?

The MLC (Maritime Labour Convention) provides a set of comprehensive rights and protection at work for seafarers. It aims to achieve minimum onboard working conditions covering a wide range of matters, including working hours, health and safety, crew accommodation, seafarers' welfare and seafarers' contractual arrangements.

What effect does country of residence have?

If crew from the USA, Australia or South Africa are employed, there is local legislation for residents of these countries to consider. Crew resident in France, working aboard a yacht that stays in French waters for more than six months, will need to

It is important for owners to ensure their crew are adequately insured



consider the medical and social requirements of ENIM, which applies to French resident seafarers.

What about seasonal staff and dayworkers?

There will likely be a provision of cover in the Yacht Crew policy for casual workers, but always check what cover is included and to what extent!

Are premiums affected by cruising location?

Yes. If you're going to the USA, for example, this typically results in a higher premium due to the cost of medical treatment in the USA.

Are all sporting activities included?

Check your policy wording - things like winter sports and recreational diving should be clearly stated as being included or excluded from your cover. And this doesn't just apply to activities in connection with the yacht, think about your holiday or rotation periods, too.

Is there any waiting period for certain conditions or exclusion of pre-existing conditions?

You may find that you cannot claim for anything you have suffered with prior to commencing with a new insurer, and that usually applies for a period of six to twelve months. Pantaenius Crew Medical insurance does not exclude any pre-existing condition.



Committed crew need adequate cover

A NOTE FOR OWNERS:

Pantaenius offers a comprehensive range of insurance solutions for yacht owners who employ crew. Crew Medical Insurance and Crew Accident Insurance can be chosen individually, but it is always recommended to take out both.

Subject to the number of crew employed, this can be a substantial part of the premium and should never be dismissed as a less important part of the package.

Pantaenius Yacht Crew Medical Insurance covers treatment costs for paid crew in the event of illness or accident. You can easily place and terminate coverage for your paid crew members without having to fill out any lengthy forms. We also do not require any information on chronic or pre-existing conditions as these are covered automatically. Optional loss of income protection is also available where required.

The Pantaenius Yacht Crew Accident Insurance covers financial repercussions of permanent disability or death. It applies to accidents at work and off duty, whether on board or ashore. Just like the Crew Medical Insurance it is valid 24/7. For captains we recommend higher limits of coverage due to the length of their career or financial exposure.

Helpline for seafarers

MENTAL HEALTH SUPPORT FOR YACHT CREW

Yacht Crew Help is a 24/7 service by international not-for-profit maritime organisation ISWAN.

Working away from family and friends can be tough for the yacht crew. They may find it harder to talk about feeling down or stressed compared to people ashore who see their loved ones daily. Communication with home can be limited. Crew members often deal with other challenges like monotonous routines, long hours, shift work, and isolation.

Paying attention to mental health is crucial because it impacts how people think, feel, and act. Taking care of crew wellbeing isn't just the right thing to do; it makes good business sense. A happy, healthy crew is more productive, engaged, and better at their jobs.

The International Seafarers' Welfare and Assistance Network (ISWAN) offers a free, multilingual, and confidential helpline called Yacht Crew Help for yacht crew and their families worldwide. It's available 24/7, all year round. ISWAN is an international not-for-profit maritime organisation that aims to improve the lives of seafarers and their families. They provide services, resources, strategies, and advocacy.

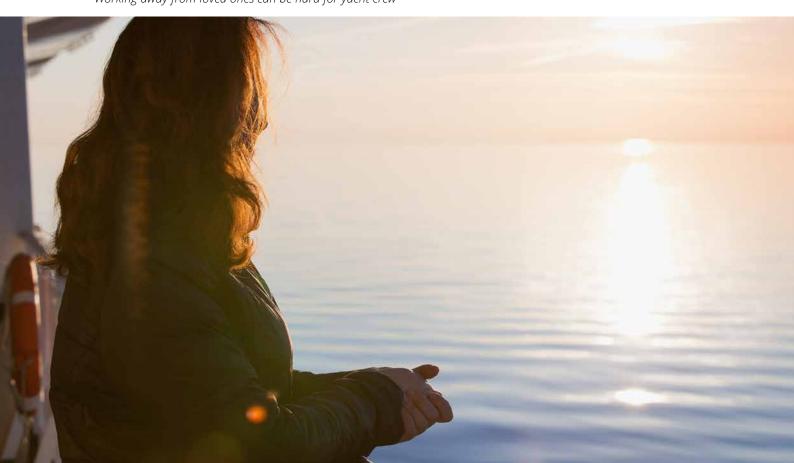
For details on ISWAN's Maritime Mental Health Awareness training course, resources to improve crew wellbeing, and materials to raise awareness about Yacht Crew Help, visit www.yachtcrewhelp.org.



Scan the QR code for more info about Yacht Crew Help.



Working away from loved ones can be hard for yacht crew



MARINE MEDICAL KITS ON DEMAND

The requirements for medical equipment can depend on the Flag States, but also depends on the yacht's specific medical needs. Marine Medical Antibes guide and provide.



Marine Medical Antibes provides all of the components for Flag State required kits. With over 25 years of experience, their dynamic team, Debbie, Jodi & Anna can guide you in the requirements, provide the necessary kit, and train you how to use it.

Required medical equipment and consumables on board a yacht depend on its flag state, size of crew, and distance from shore at any one time. For example, a 60-metre yacht under the British flag, with 30 professional crew on rotation and an unlimited mileage range, would be under Category A MSN 1905 (M & F) regulation.

Another advantage of working with a partner like Marine Medical Antibes is that they can advise of any extras needed if specialised medical equipment is necessary on board for crew or owner specific medical needs.

Their customers receive a survey every 6 months or yearly, depending on the yacht's logistics and needs. Included in the process, they check each item in the kit making sure it is in the right place and if it is unused, expired or damaged. Often items are removed and not recorded or returned to the right bag so they like to be sure it's all in place for the following season in case of emergency.

Additional services they can advise on include telemedical assistance. Marine Medical Antibes keeps a database of the kits provided so that telemedics know exactly what the crew has at hand in the event of an emergency.



Marine Medical Antibes team Debbie, Jodi, and Anna

Scan the QR code to visit the Marine Medical Antibes website.





Dermatologist Davide Guardoli explains how to protect yourself from the harsh environmental conditions on board.



Sun exposure is something that needs to to be at the forefront of all yacht crew's minds. After all, for many roles onboard, their very job description is to be outside and on the water, during the hottest hours of the day, in the hottest months of the year, in an industry whose very existence is built on cruising under blue skies and bright sunshine.

"Yacht crew members are uniquely exposed to harsh environmental conditions that can significantly impact their skin health," explains Davide Guardoli, a dermatologist in Nice who has over 15 years' of consulting experience.

The list of skin issues the combination of prolonged sun exposure and constant contact with saltwater and wind can lead to is extensive. It includes sunburn and UV damage, dehydration and dry skin, windburn and chapping, hyperpigmentation, acne and breakouts, saltwater irritation, heat rash and photoaging.

Fortunately, Guardoli has some practical strategies and tips for crew to protect their skin from the harsh effects of prolonged sun exposure.

"Of course, the first step is a sunscreen with at least SPF 50 that protects against both UVA and UVB rays," he says. "Opt for water-resistant sunscreens to ensure protection even when sweating or in contact with water."

He advises crew to adopt a mantra of "reapply regularly". "Reapply every two hours — or more often if swimming or sweating heavily," Guardoli advises.

PREVENTATIVE STEPS

Protective clothing is also crucial: while wide-brimmed hats protect the face, ears and neck, and sunglasses with UV protection safeguard the eyes and surrounding skin, crew clothing with a high Ultraviolet Protection Factor (UPF) rating to block UV rays should also be worn whenever possible. Despite the heat, he adds that lightweight, long-sleeve shirts and pants provide extra protection, if possible as part of your crew uniform.

Beyond what you wear, other protective measures include taking regular breaks in shaded areas — and hydration. Not only does drinking plenty of water maintain skin moisture and overall health, but it's also important to incorporate "hydrating foods" — or water-rich foods like fruits and vegetables — into your diet.

It's also important to consider what happens once you're out of the sun for the day.

"After-sun care practices include the use of after-sun lotions or aloe vera to soothe and hydrate the skin after sun exposure. Cool showers also lower the skin temperature and reduce inflammation," Guardoli says.

ROUTINE RULES

"Considering their busy schedules and the environmental conditions they face, yacht crew need a skincare routine that is both effective and efficient," Guardoli says.

He suggests a daily routine that protects, nourishes and repairs the skin and, crucially, doesn't take up too much time. "In the morning, use a gentle, hydrating cleanser to remove any impurities accumulated overnight. Then apply a Vitamin C serum to your face and neck, followed by a lightweight, hydrating moisturiser to keep the skin hydrated and, lastly, a generous amount of sunscreen to all exposed skin," he says.

In the evening, cleanse and moisturize, using a night cream or heavier moisturizer — "to lock in hydration and help repair the skin overnight," he says.

Once a week, use a hydrating mask to give the skin an extra boost of moisture, as well as soothe any irritation.

If, despite all precautions, sunburn does occur, Guardoli recommends simple steps: "Get out of the sun, cool the skin in the shower and gently pat yourself dry, apply aloe vera or a moisturiser and drink plenty of water," he says. Other measures include taking over-the-counter pain relievers like ibuprofen and using a 1% hydrocortisone cream to reduce itching and inflammation. "Wear loose, soft clothing to avoid further irritating your skin and activities that could cause excessive sweating or friction," he says.

And, if the sunburn is severe, covers a large area of the body or is accompanied by symptoms like fever, chills or dehydration, it's time to seek medical attention.

For anyone working in the industry, annual skin check ups are a must. Also Guardoli recommends performing monthly self-examinations and documenting any details in a journal or by taking photographs.

The chance to spend their days in the great outdoors is what appeals to so many — and fortunately, by incorporating some smart tips into your daily routine, it doesn't have to be at the expense of your skin health.

To book an appointment, visit www.guardoli.com



anella, you created the Environmental Crew Guidelines (ECG), published in February by the Water Revolution Foundation (WRF). What do you want to achieve with these guidelines?

Danella Hopkins: You know that phrase, 'the worst thing is thinking that someone else will save it?' It is exactly this. With these guidelines, I want all crew to acknowledge this

shared responsibility but also to have the help and support to make sustainable changes onboard. My vision is for the guidelines to stand as a go-to resource for crew, introducing new standards of practices onboard. Most importantly, I wanted to unite the industry on something other than profit, so the guidelines are completely free and accessible for all crew to download. It is just the beginning; I want everyone to share them and contribute so that there are more and



more positive changes being made onboard. We can all make a difference.

You've been working in different crew positions for more than a decade. Do you remember a particular event from your active time that made you more environmentally aware?

Danella Hopkins: It wasn't a big moment that stopped me in my tracks and made me realise that I could change things; it was really the everyday tasks we did on the yacht that had me raising an eyebrow and questioning if there were better ways. For starters, the amount of waste packaging from all the provisions alone is terrifying. Today, many yachts are making progress on reducing this, but there is still a long way to go.

What do you think can be the role of the crew in changing that?

Danella Hopkins: The crew must start asking questions and ensuring they understand their suppliers. The more requests for sustainable supplies these companies have from crew, the more changes they will have to make. People are increasingly curious about the backstory and values of a company, wanting to know what they stand for and how they are considering environmental impact. So, if we highlight those companies that do make a difference, supply sustainable products, reduce waste, and give back to the ocean, then more crew will likely choose them.

What kind of advice can the crew find in the Guidelines?

Danella Hopkins: Firstly, I have tried to make it as easy as possible to follow. I have covered every topic related to different crew roles and daily actions. As an example, for the deck crew, there is information to ensure the longevity of teak – an extremely scarce resource – and for the interior crew, there is loads of information on making more sustainable purchases. The guidelines also suggest that each crew designate an environmental ambassador who can help connect the different departments and oversee the implementation of the guidelines. Again, here is this element of shared responsibility that will hopefully shine through!

For the Guidelines to be successful, you probably need to distribute them very widely. What are the ideas so far?

Danella Hopkins: It is so important to have support coming from the top to spread the guidelines far and wide, so that's why, for the first launch, I prioritised partnering with management companies. They work with a huge number of yachts and can help influence onboard operations. As the guidelines continue to be shared, it is important they get more support from as many different companies, ambassadors, and influencers as possible. It is all about getting the message out there and keeping the momentum going!

The Guidelines have been published explicitly as a first version. What's the idea behind that?

Danella Hopkins: Sustainability onboard is a massive topic and can be overwhelming; there are so many moving parts, so this document is a starting point for the crew. We are open to all feedback and hope to integrate this into the second version. So far, the general feedback is that the crew would like an additional section on new build and refit, so getting shipyards involved is vital. The Water Revolution Foundation would also like to add more on Important Marine Mammal Areas (link:

https://waterrevolutionfoundation.org/ocean-conservation/immas/), which will link into the bridge operation sections. Going back to making it easy, we are also looking at creating some visual tools that crew can put around the yacht, which will supplement the guidelines.

How can crews contribute to future ESG?

Danella Hopkins: So far, the feedback we have had has been great, and I am optimistic that we will get more. We want to continue to encourage all crew members to contribute. We know there is no one-size-fits-all approach, so the crew need to use the tool and see how it works for them and how we can add to it in the future. We hope the industry takes it seriously so more positive changes happen throughout.

Thank you very much, Danella.

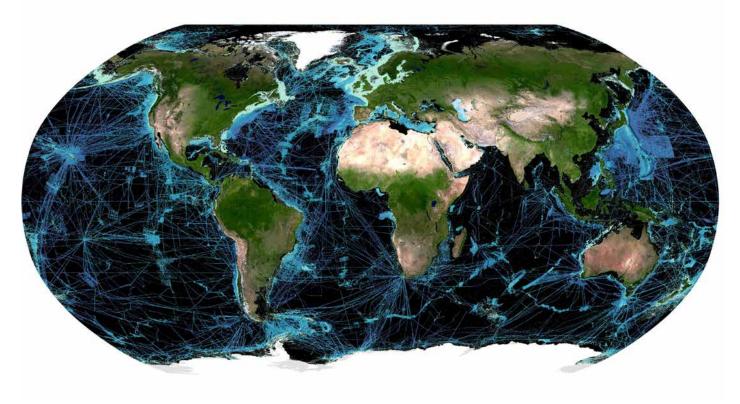
Interview: Jan Maas, Pantaenius Hamburg



Danella Hopkins has over 15 years of experience in the superyacht industry. Her roles as a chief stewardess and interior consultant have spanned across various yachts, ranging in size from 60 to over 150 meters. https://lass-studio.com/

Download the Environmental Crew Guidelines from the website of the Water Revolution Foundation.





Even today, only 26.1% of the seabed is known (light blue areas)

Crowdsourced bathymetry

HELPING TO CHART THE UNKNOWN

Yacht owners like to go to remote places. That makes them interesting partners in the collection of seabed data.

ur oceans are largely unexplored, with only about 26.1 percent of the seabed known. To support ocean activities, monitor changes in the marine environment, and implement sustainable practices, increasing our knowledge is crucial. Crowdsourcing depth data offers a unique chance to support /contribute to the creation of a detailed map of the ocean floor.

By involving a wide range of contributors, including research vessels, autonomous underwater vehicles, and recreational sailors, vast areas of the oceans can be covered. Recreational sailors can play a vital role in covering coastal waters, says IHO Secretary-General Dr. Mathias Jonas. "The best-known areas are those along the commercial shipping routes. Yachts like to go to remote places. That's why they can provide unique data."

Data gathered thanks to crowdsourced bathymetry (CSB) can help avoid ship groundings and accidents, making navigation safer. It also reveals seabed shapes, providing habitat information for marine species and improving our understanding of ocean currents and circulation, which scientists use to enhance models.

Participants can use affordable technology solutions compatible with existing navigation instruments to collect and share data. This information is then made available through dedicated platforms like the IHO Data Center for Digital Bathymetry (DCDB) data viewer for various uses.

More information on how to contribute and discover CSB data can be found at https://iho.int/en/crowdsourced-bathymetry

WHAT IS THE IHO?

The International Hydrographic Organization (IHO) is an intergovernmental body ensuring the world's seas, oceans, and navigable waters are surveyed and charted. Established in 1921, it coordinates national hydrographic offices, promotes uniformity in nautical charts and documents, issues survey best practices, and develops hydrographic capabilities in Member States.



44m Lady L in Alaska

North to Alaska

BEARS, BIRDS AND GLACIERS

The remote inlets and islands of Alaska are a backdrop to some of the most spectacular scenery and wildlife in the world – and it is all in range for a superyacht. A customer shares their experience.

If I could buy a place out in Alaska, I would," says Matt Davies. The captain of the 44m Lady L has cruised there for three seasons and says it is a wilderness like no other on Earth.

The sights and experiences are rich and vast in scale. In the summer season, it is home to a huge range of rare wildlife. Few places in the world can boast such a diversity of whales, dolphins and porpoises, for example. From April to September fin whales, grey whales, orcas, blue whales, sperm whales, minke and humpbacks migrate to the abundant feeding grounds of Alaska's cool waters and protected fjords and inlets, and can be seen almost everywhere along the coast.

It is a birdwatcher's paradise: albatross, shearwaters, fulmars and petrels, auklets and guillemots all breed here. The sight of enormous bald eagles, with wingspans over 2m, is commonplace. Brown and black bears hunt along the forested shorelines of remote inlets, otters can be seen swimming

near shore or floating on their backs gnawing at salmon. The backdrop is one of temperate rainforest, dark and brooding bays, waterfalls, hot springs and glaciers. Exploring it is like being in the midst of an epic nature documentary.

SEE BEARS, BIRDS AND GLACIERS

The route into Alaska by sea begins from the Inside Passage of British Columbia, leaving Canada and clearing into the US in the southeast Alaskan town of Ketichikan. The most popular routes wind north from there. Yachts either go up through the Chatham Strait, behind the protection of Baranof and Chichagof Islands, to the ice fields of Glacier Bay, or through the Stephens Passage via Tracy Arm and the many inlets of Admiralty Island, to the city of Juneau, before returning south on the reverse route.

The opportunity to get close to glaciers is a highlight of cruising in Alaska. Glacier Bay park opens up into a huge area of glacial fields with a hinterland of rugged mountains, fjords and rainforest covering over 3 million acres.

There are over 1,000 glaciers in Glacier Bay, and several stretch right to the sea. Most have been thinning and slowly receding over the last few decades, incontrovertible evidence of the cumulative effects of global climate change. Snowfall in the icefield sources has decreased, winters have become warmer and there has been a general reduction in cloud cover during the summer.

The Johns Hopkins Glacier is one of the few tidewater glaciers still advancing, but the Muir Glacier, once the major attraction of the Bay, is no longer a tidewater glacier at all.

As recently as 1979, it flowed towards the sea at over 5m a day, but in 1993, it receded into the Muir Inlet so far it became a terrestrial glacier and remains so today.

"One of the strangest experiences is looking at charts that were surveyed 30 or 40 years ago and seeing how, back then, there was a glacier there. On the chart, it looks like you're driving on land yet you're still in 300m of water," says Davies.

CAUTION WITH CURRENTS AND DRIFTWOOD

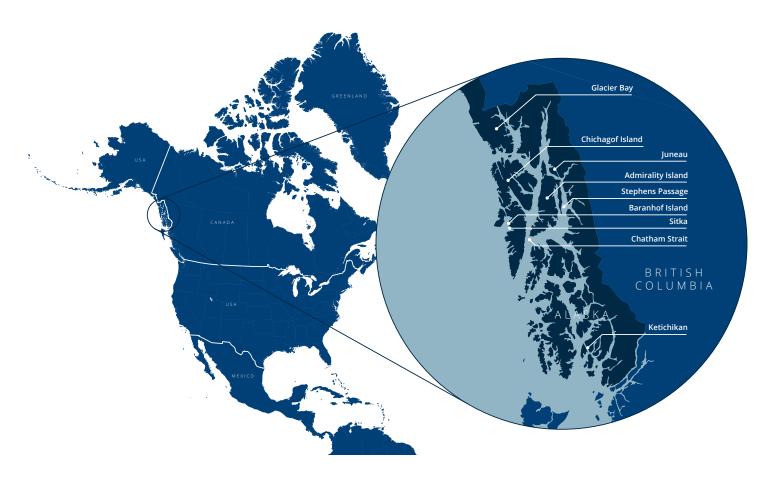
Navigation in Alaska can be exacting, Davies points out. "Fog can happen anytime really but in August especially it can get pretty bad. That is definitely a scenario that most yacht crew find themselves in so it's what we talk about and it's what we train for."

The strong currents in the straits and narrows that separate the islands are also a factor to consider. These streams can run at up to 10-12 knots at springs, so careful passage planning is essential.

Driftwood is another consideration. "Seeing driftwood is a daily occurrence in British Columbia, and we did see some on the way out of Ketchikan too," he says. "It keeps you on your toes." In mid-June, daylight stretches from 0400 to 2230, and even by the start of September, as the season is ending; it runs from 0600 to 1930. "You do get long days there in summer and that really does help with covering the distance and finding the right tidal windows," comments Davies.

Brown bears can be seen hunting





PILOT AND PASSAGE PLAN REQUIRED

Because of the particular challenges of cruising in this region, superyacht owners and captains have to keep in mind some essential formalities and restrictions. To provide insurance, Pantaenius requires the captain or a professional expedition company to provide a detailed passage plan including ports of call and anchorages.

Details of the experience of the captain and crew are needed, as well as for any ice pilot appointed. State regulations require vessels under 500GRT to have a pilot on board when they enter Alaskan Waters and for passages through the Peril Straits between Juneau and Sitka, and through the Wrangell

Narrows. Vessels over 500GRT need to have a pilot on board whenever they are moving. Occasionally the State of Alaska may provide a yacht with an exemption if the captain is experienced in cruising in Alaskan waters.

Equipped with evidence that the yacht's insurance covers pollution liability, the captain or yacht management company can then apply for a Certificate of Financial Responsibility (COFR); this is state requirement for navigating in Alaskan Waters.

"Once we have this, our risk assessment team will review the details," says Michelle Van der Merwe, Pantaenius Superyacht Account Manager. "If all is in order, we advise on an additional

Guests can hire floatplanes for 'flightseeing' trips





Towns are few and widely spaced

premium applicable plus a higher deductible when cruising in Alaskan waters, mainly for the fact that there are very few yacht repair facilities in this area and therefore the claim costs would be higher than in a traditional cruising ground.

"We would then add a condition on the hull policy to confirm the dates of cruising in Alaskan waters, and apply a clause that excludes all scratching and denting to the paint and finish of the vessel's exterior caused by fixed, floating or drifting sea ice, or any collision with an iceberg or growler. However, structural damage to the hull would remain insured.

GOOD SHORE SUPPORT

This process may sound complicated, "but it is not difficult to achieve for an owner of a private yacht," says Peter Butz, COO of superyacht expedition and yacht management company EYOS.

"Access to certain areas need a permit in advance. Glacier Bay has a cap on number of vessels that can visit, though that is easier for private individuals than charter vessels. Pack Creek on Admiralty Island and Anan Creek [south-east of Wrangell], where you can see brown and black bears, need permits as they have a limited number of visitors per day. But these are all pretty well protected waters with some real highlights and good shore support where that may be needed."

Despite Alaska's remoteness, it is relatively easy for guests to join for shorter visits or to enjoy an extended cruise. They can fly into one of the main Alaskan airports at Ketchikan, Juneau or Sitka, and then take a floatplane out to the yacht.

'Flightseeing' trips are also popular. "Guests take a floatplane for the day and come back and land right next to the yacht, and we pick them up in the tender. It's a really neat experience," says Davies.

Alaska's quiet anchorages and temperate climate may not be for everyone. In June, the average high is 17°C. Towns are few and widely spaced. "I think it takes a certain kind of person to enjoy it," observes Davies.

"For those who enjoy the hubbub of cities, it might not be their scene, but for anyone who enjoys nature, it's probably everything they would love about yachting and the world in general. The road systems here are very limited, so if you don't come by boat then you are selling your trip short."



Navigation in Alaska can be exacting



Elaine Bunting is an experienced sailor and yachting writer

A SAILING ADVENTURE FOR EUROPEAN BOAT OWNERS

The South Pacific is the stuff of sailing dreams for many European boat owners. Pantaenius Australia's Michaela Claes knows what's to consider before embarking on this enic journey.



The allure of Australia and the South Pacific lies in their unmatched diversity, both above and below the waterline. Imagine navigating through the vibrant coral gardens of the Great Barrier Reef, anchoring near the idyllic beaches of Tahiti, or soaking in the unique cultural tapestry of Fiji. For sailors seeking new horizons, these destinations offer a perfect blend of adventure and serenity. Here is a breakdown of the five key factors to ensure a safe and enjoyable voyage.

1. LEGAL AND REGULATORY REQUIREMENTS

Visas and Permits:

First on the list is understanding the legalities of sailing in foreign waters. Each country in Australia and the South Pacific has its own entry requirements. For instance, Australia requires an Electronic Travel Authority (ETA) for short stays. Meanwhile, many islands in the South Pacific, such as Fiji and Vanuatu, may require special cruising permits. It is essential to research and comply with these regulations to avoid any bureaucratic hurdles.

Customs and Quarantine:

Australia, in particular, is known for its stringent biosecurity laws designed to protect its unique ecosystem. Expect thorough inspections and be prepared to declare all food, plants, and animal products. Similar quarantine rules may apply in various South Pacific islands. Planning ahead and being transparent can save a lot of hassle at customs.

2. NAVIGATIONAL CHALLENGES

Charting and Planning:

The waters of Australia and the South Pacific can be as treacherous as they are beautiful. Coral reefs, strong currents, and varying tides make precise navigation essential. Ensuring your charts are up-to-date and investing in reliable navigation tools will help you steer clear of hazards and enjoy a smoother journey.

Weather Patterns:

Understanding the local weather is crucial, especially the cyclone season from November to April. Most sailors prefer the dry season (May to October), which offers calmer seas and more predictable weather. Always keep a close eye on forecasts and be prepared to adjust your plans as needed.

3. SAFETY AND PREPAREDNESS

Safety Equipment:

Safety on the water can't be overstated. Make sure your vessel is equipped with all necessary safety gear, including life jackets, EPIRBs (Emergency Position Indicating Radio Beacons), flares, and a well-stocked first aid kit. Having these essentials can make a significant difference in an emergency.

Maintenance and Repairs:

Given the remoteness of some destinations, it's wise to carry spare parts and brush up on repair skills. Regular maintenance is crucial to avoid breakdowns far from help. A well-maintained boat is your best defence against the unexpected.

4. CULTURAL SENSITIVITY AND LOCAL CUSTOMS

Respecting Traditions:

The South Pacific islands boast rich cultural heritages. It is important to respect local customs and traditions. For example, in Fiji, it is customary to present a gift of kava to the village chief when visiting. Showing respect for local practices not only fosters goodwill but also enriches your experience.

Environmental Responsibility:

These regions are home to some of the world's most delicate ecosystems. Practicing sustainable sailing by minimising waste, avoiding single-use plastics, and respecting marine conservation efforts is vital. Small actions can make a big difference in preserving these pristine environments.

5. PROVISIONING AND RESUPPLY

Stocking Up:

Before setting off, ensure you are well-provisioned. Stock up on essentials like food, water, and fuel, especially if you plan to visit remote islands where supplies may be scarce or expensive. Planning your provisioning carefully can prevent shortages and allow you to focus on enjoying the journey.

Local Markets:

Once you are in the region, take advantage of local markets for fresh produce and unique local goods. Supporting local economies not only helps the communities you visit but also adds a rich layer to your travel experience.

Insurance and Support

With hundreds of our global blue-water sailors currently cruising the South Pacific, and dedicated representatives based throughout Australia and the South Pacific, you can set sail with confidence. Our team is here to ensure you have the support and coverage you need, allowing you to focus on the adventure without worrying about the unexpected. Whether it is navigating complex regulatory waters or dealing with emergencies, we are just a call away (see page 34).

FINAL THOUGHTS

Sailing through Australia and the South Pacific offers a unique blend of challenges and rewards. The freedom to explore at your own pace, while respecting local environments and cultures, promises an adventure you will never forget. So, set your sails, prepare well, and embrace the journey ahead. Fair winds and following seas to all future adventurers!



Counterstrike

THE GROWING THREAT OF LIGHTNING DAMAGE AND THE CAMPAIGN TO COUNTER IT

Instances of lightning damage on board yachts are steadily increasing. The results can be catastrophic. Pantaenius has invited North Technology Group mast and rigging brands Southern Spars, Future Fibres, Hall Spars, and RigPro to contribute with some of their latest research.

Tropical regions and equatorial waters, with their alluring beauty for sailors, are also zones of high electrical activity. Yachts in these waters, with their tall masts standing as lone conductors, become involuntary lightning rods, facing an increased risk of being struck.

Another growing trend, is in the number of large yachts being built. With more big boats on the water, the pool of potential lightning targets expands. Combine this with modern yachts' intricate electronic systems, and the financial implications of lightning-induced damage escalate.

While direct strikes are a palpable threat, nearby strikes can be just as menacing-even for motor yachts. Induced electrical currents from a strike, even several miles away, can wreak havoc with on-board electronics, while many mistakenly believe they're safe from a distant storm.

The need of the hour is comprehensive awareness, encompassing not just the imminent risks but also measures to mitigate and respond to them. The industry must view lightning damage as a common eventuality that demands respect and due preparation.

"LIGHTNING DOESN'T STRIKE IN THE SAME WAY TWICE"

There's very little chance of being hurt by a direct lightning strike while on board your yacht. Leading risks include extensive damage to the rig, rigging, electronics, or other equipment.

Representatives from Southern Spars, Future Fibres, Hall Spars, and RigPro have responded to hundreds of instances of lighting damage, often alongside representatives from Pantaenius and Marine Claims Service. We asked experienced responders to share examples and some details about their processes.

Felix Bussmann, Surveyor, Marine Claims Service: "Most of the time, the yacht is struck while in port or at anchor. If crew are aboard, they often hear the bang or notice the electronics go out-then they realize what has happened. They inform the insurance company, which requests an investigation to identify the extent of the damage."

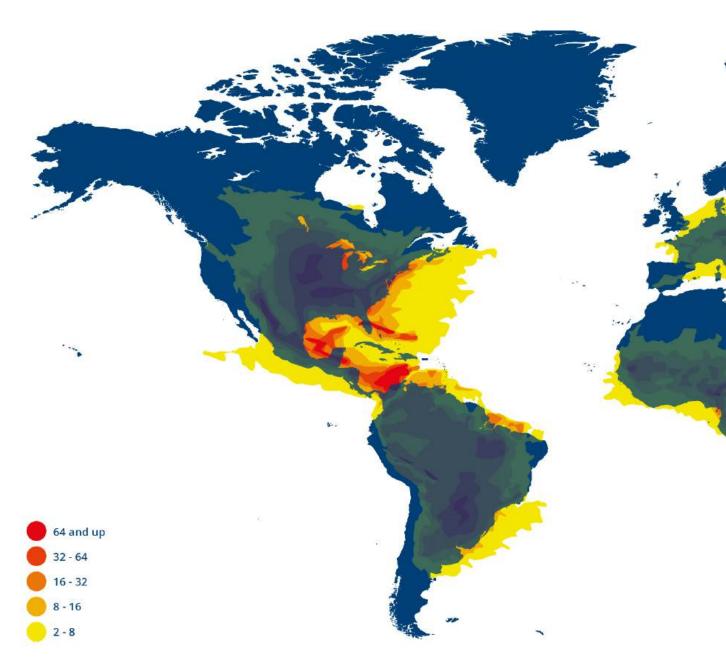
Stephen Young, Service Design Manager at RigPro, has responded to more than 50 instances of lightning damage: "There aren't always signs, so there's a chance the crew won't even know they've been struck. This makes sailing



Damage can appear minor



The endoscope reveals delamination



The number indicates the strokes per square kilometre per year

with severely damaged equipment a real possibility, which poses serious risks. We are moving towards recommending lightning counters to help them be sure."

Felix Bussmann: "You can never jump to conclusions. For example, when inspecting Cygnus Montanus (33.83m German Frers), the first assessment wasn't too bad. We inspected it by ultrasound and found only minor issues.

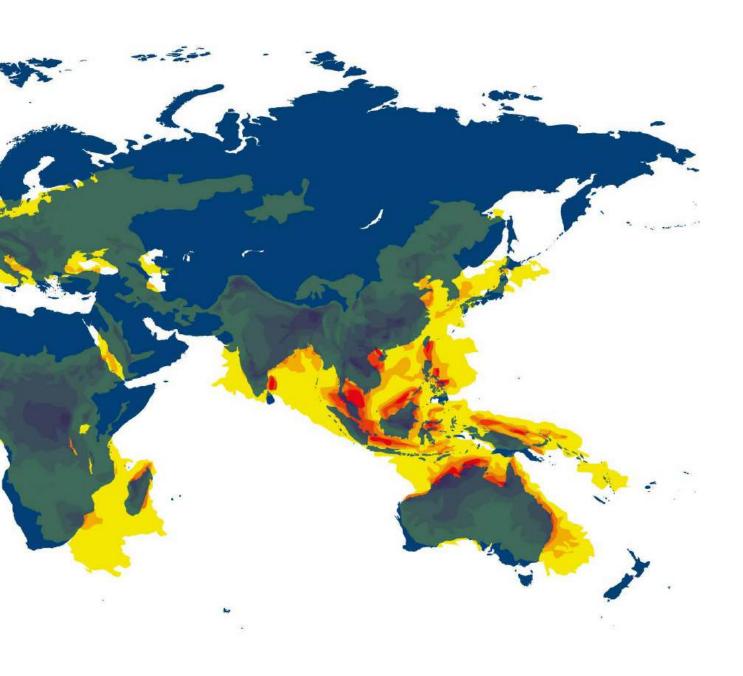
Even the subsequent inspection of the rigging by RigPro personnel was without noteworthy findings. However, when we inspected the masthead internally in Guadeloupe, we found damage we couldn't discover using ultrasound. In this case, the rigging was undamaged, but the mast needed repair by RigPro laminators."

But, among the many cases we have responded to, frustratingly, there is little consistency. As RigPro's Stephen Young tells us, "lighting doesn't strike in the same way twice."

Felix Bussmann: "When we responded to another 112ft yacht in the South of France, it was the opposite way around, with minimal mast damage and more substantial rigging damage."

LOOKING CLOSER: THE RESEARCH PROJECT

In 2017, Southern Spars, Future Fibres, and RigPro launched an ambitious R&D project. The objective was to delve into lightning strikes and their impact on yachts, and ultimately to mitigate their effects, particularly on composite rigs and rigging. To guarantee depth and precision, the project complied with aerospace standards. Lightning strikes can manifest with exceptionally high currents.



To replicate this, currents of up to 200kA were produced in Europe's leading certified labs-LCOE in Madrid and Labelec in Barcelona-where over 350 lightning strikes were replicated.

Comprehensive composite spar and rigging testing was undertaken. Initial findings suggested that composite rigs bear the brunt of damage from direct impact, after which arcing plays a key role in ensuing damage to composite rigging. Arcing occurs when lightning current jumps between different materials, for example, composite rigging and metallic end fittings. In addition to spars, shrouds were found to be primary conductors.

Damage to other equipment was found to be caused by induced currents. Enhancing lightning protection for both rig and rigging was proven to be paramount, not only to

protect these elements but also to protect customers' other investments.

WHAT YOU CAN DO

Lightning is unpredictable and unavoidable. Even if you employ every precaution, there's no comprehensive solution that can guarantee protection. However, this extensive research has yielded solutions that have the potential to minimize damage, avert arcing, and efficiently absorb current.

During this project, countless materials, architectures, sizes, and environmental conditions were tested for both rig and rigging solutions. One breakthrough of this study was the introduction of LiMit Collars. Although not a panacea, rigging with LiMit Collars demonstrated no strength reduction during post-strike tests while also facilitating easy inspection

and replacement. LiMit Collars now come as standard with the world's most popular composite rigging (ECsix) on all rigs above 100 feet.

Additionally, enhancements have been made to rig designs. Strike counters ensure crews are aware of lightning incidents, changes have been made to reduce arcing between elements, new spike designs have been introduced, and air terminal designs and down conductors have been refined. All RigPro service providers are now equipped with lightning assessment protocols to evaluate any lightning incidents onsite.

While there is no way to be 100 percent safe from lightning damage, the best course of action is to source expert opinion and ensure you have an up-to-date, professionally installed lightning protection system in place.

For those eager to delve deeper into this subject, please contact info@futurefibres.com for more details about the research project and resulting solutions.

ENCOURAGING PREVENTION

Pantaenius handles between 150 and 250 claims of lightning damage to boats per year. Although this figure is just a small percentage of the total amount of claims, the individual sums caused by lightning are usually twice as high as the average reference value in the Pantaenius damage statistics.



Southern Spars, Future Fibres, and RigPro launched an R&D project where over 350 lightning strikes were replicated.

"To encourage prevention, Pantaenius offers to reduce the deductible that usually applies in regions prone to lightning strikes, such as the Mediterranean. If the yacht has a technically functional lightning protection system, no deductible will apply for damage caused by lightning strikes. In most cases, a lightning protection system cannot prevent lightning strikes, but it should be able to reduce the effects of lightning damage to the yacht," says Gideon Fey from the claims department. For more info, get in touch with superyacht@pantaenius.com



Lightning conducting via earthing of the shrouds and stays as well as the mast foot via the keel

Scan the QR code to read the full version of the article with more info about the influence of climate change:



INSURANCE PROGRAMME

Most people are not interested in the finer points of insurance; however, everybody is interested in protecting their assets. With Pantaenius you can rest assured that your yacht will be covered for an Agreed Fixed Value and that the finer points will be considered on your behalf by our international team.

Points to consider when creating your individual yacht insurance cover:

HULL INSURANCE

- · Agreed Fixed Value
- · Cruising area
- Machinery cover
- · Personal effects/ship's cash
- Fine arts and antiques
- Tenders and other watersport toys
- Salvage and wreck removal costs
- Sea transportation
- Charter
- Loss of charter income
- Motorcycles and mopeds
- Helicopter
- · Increased value cover
- · War, strike and confiscation

LIABILITY INSURANCE

- Protection and Indemnity (P&I cover)
- · Owners' liability to paid crew
- Environmental/water pollution
- Use of tenders and other watersport toys
- Towing of water-skiers and parasailers
- · Diving (for licensed divers)
- Charter

CREW INSURANCE

- Accident
- Medical

DISCOVER THE DIFFERENCE

- · Strong financial security by using underwriters with an S&P rating of A or better
- 24/7 in-house claims service
- No exclusion for loss or damages to parts as a direct result of wear and tear, only the worn out part is excluded
- · Bespoke All Risks wording specifically designed for superyachts with no hidden warranties
- 24/7 and MLC compliant crew insurances with no pre-existing condition exclusion

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FEEDBACK

Do you have any thoughts, ideas, or questions about the Yachting News you want to share with us?

Feel free to write to news@pantaenius.com

















STAFF PORTRAITS



MICHAELA CLAES

Manager at Pantaenius Australia, are immediately evident. With a career that spans continents and sectors, Michaela has become a driving force in the superyacht insurance industry, helping to expand Pantaenius' presence in Australia. Her journey from a small village in Germany to a leading role in an international insurance firm is testament to her adaptability, dedication, and leadership.

Michaela's early years were spent in a village near Muenster, Germany. "In my earlier career, I learned a lot about structure and planning," she says. Her experience as a semi-professional show jumper also played a role in shaping her mindset. "Competing in a male-dominated sport taught me resilience and focus. You have to be tough and adaptable, qualities that have definitely helped me in my professional life," she recalls.

Michaela moved to Australia in 2003 and joined Pantaenius in 2012. "I was ready for a new challenge, and Pantaenius provided that," she says. Michaela was instrumental in establishing the company's Australian subsidiary, a role that involved everything from building a team to setting up operations.

As Operations Manager, Michaela manages staff, ensures compliance with industry regulations, and maintains operational efficiency. "Overseeing the day-to-day business at Pantaenius is never boring."

she laughs. One of her proudest professional achievements is growing the Australian team from just three to a robust 22.

Michaela is constantly looking for ways to take the company forward. One of her initiatives is the "Around the World with Pantaenius" campaign, a message that highlights the company's global reach and support for clients. "This campaign underscores Pantaenius' commitment to offering unparalleled support to superyacht owners traveling across the globe. We go the extra mile for our clients, no matter where they are," says Michaela.

The superyacht insurance sector is evolving. "In Australia, we've been working with regulators and superyacht groups to make this a prime destination for superyachts," Michaela explains. "More yards are gearing up with bigger lifting facilities, and the number of superyacht visits has increased over the past five years." Michaela stays informed about industry developments through her involvement with the AIMEX/Superyacht Australia board, ensuring that Pantaenius remains ahead of the curve.

Looking to the future, Michaela's goals are ambitious. She aims to make Pantaenius the go-to superyacht insurance provider for vessels in Asia, Australia, and the Pacific. In Michaela Claes, Pantaenius Australia has found not only an exceptional Operations Manager but also a leader who embodies the company's commitment to excellence and innovation (see her article on page 24).



MANON BELLOEIL

M anon Belloeil manages yacht and superyacht claims for both the French and English departments. Due to her Spanish heritage, she can also handle claims involving Spanish-speaking clients. Her responsibilities include attending yacht events to meet with insureds and captains, addressing their questions and concerns.

Manon joined Pantaenius in April 2017 after returning to the south of France following a few years abroad. Prior to this, she worked as an underwriter. Upon joining Pantaenius, she transitioned to the claims department, leveraging her law degree. This shift presented her with new challenges, which she has enjoyed tackling. Despite its complexities, she finds the role of a claims handler consistently engaging.

Her career began at AXA Yachting in Paris, before moving to the Marine underwriting department in New York, where she gained experience drafting contracts. The yachting industry, particularly yacht insurance, is a niche field where Pantaenius holds a strong reputation. This recognition influenced her decision to reach out to them when she returned to the south of France.

Manon holds a Master's degree in Business Law from the University of Nice and a second Master's degree in Law, Economics, and Management with a specialization in insurance from the National Insurance School of Paris (ENASS). Her thesis, aptly titled "Theft in Yacht Insurance," reflects her deep-rooted interest in the field.

Hailing from Villefranche-sur-Mer, a locale she considers the most beautiful bay in the world, Manon has always felt a deep connection to the sea. This connection influenced her career choice, ensuring she remained close to the Mediterranean. Growing up in a region where yachting is prominent, she began working student jobs at yacht shows on the French Riviera at the age of sixteen.

While she often finds herself a passenger on motorboats, Manon cherishes time spent on her father's traditional Mediterranean fishing boat, a "pointu." They frequently take trips to the Lérins Islands, located off the coast of Cannes. This blend of professional expertise and personal passion for yachting has made Belloeil a significant asset in her field, embodying a lifelong dedication to the maritime world.

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