

GUIDANCE NOTE 07/2026 (Rev.1.0)

VOLUNTARY COMPLIANCE LEVELS FOR PLEASURE YACHTS ENGAGED IN PRIVATE USE

To: OWNERS, CAPTAINS, MANAGERS, and INSURERS

1. BACKGROUND

- 1.1 The Red Ensign Group (REG) Yacht Code establishes the minimum mandatory requirements for yachts in commercial use.
- 1.2 However, voluntary compliance is commonly requested by Owners of pleasure yachts which engage solely in private use.
- 1.3 Through discussions with insurers it became apparent that they would benefit from knowing the level of voluntary compliance when assessing risk and determining the insurance premium.
- 1.4 To this end Cayman Registry has developed a matrix with levels of voluntary compliance ranging from 1 to 5, with Level 1 being the highest; see annex 1.
- 1.5 Levels of safety above the REG Yacht Code minimum requirements are covered in [CIGN 04/2026](#) 'Additional Voluntary Flag Notations for Yachts', which we also encourage insurers to take into account; particularly the following notations for yachts <500GT:-
 - **Fire Safety+**
 - **Survivability+**

ANNEX 1

Certification Held

>500GT											
	Classification	Load Line	Safety Construction	Safety Equipment	Safety Radio	Safe Manning	Safety Management	Maritime Labour	Ship Security	REG Yacht Code Statement	REG Yacht Code Certificate
Level 1	X	X	X	X	X	X	X	X	X		X
Level 2	X	X	X	X	X	X	X	X	X	X	
Level 3	X	X	X	X	X	X	X	X		X	
Level 4	X	X	X	X	X	X	X			X	
Level 5	X	X	X	X	X	X ¹				X	

¹Applies only to yachts $\geq 3,000\text{GT}$

300GT to 499GT								
	Classification	Load Line	Safety Radio	Safe Manning	Mini - Safety Management	Maritime Labour	REG Yacht Code Statement	REG Yacht Code Certificate
Level 1	X	X	X	X	X	X		X
Level 2	X	X	X	X	X	X	X	
Level 3	X	X	X	X	X		X	
Level 4	X	X	X	X			X	
Level 5	X	X	X				X	

24m to 299GT							
	Classification	Load Line	Safe Manning	Mini - Safety Management	Maritime Labour	REG Yacht Code Statement	REG Yacht Code Certificate
Level 1	X	X	X	X	X		X
Level 2	X	X	X	X	X	X	
Level 3	X	X	X	X		X	
Level 4	X	X	X			X	
Level 5	X	X				X	