



Hamburger Yacht-Versicherung

Schomacker Versicherungsmakler GmbH

Water Sports Passenger Accident Insurance for commercial use

The present translation was completed on the basis of the relevant German source text, however, the latter alone is legally authoritative.

As yacht owner and skipper you have a special responsibility to your crew - in private as well as in business.

For yacht owners who use their boat also commercially we have a special offer: Our water sports passenger accident provides cover for disability or death for you, your family, and/or your private guests and also your chartercrew.

Sailing is regarded as a safe sport. Nevertheless, accidents on yachts occur, sometimes even with serious injuries. Accidents which occur during leisure time are either not covered or insufficiently covered by general insurers (statutory pension funds or accident insurance). Our water sports passenger accident insurance covers this risk either for you and your family or for your guests and crew.

Insurance cover extends here to all accidents suffered by passengers with permission to use a boat or a tender equipped with a max. of a 50 HP engine, either when docking and undocking the boat, or when it is docked, irrespective of whether someone is responsible for the accident or not. If, for example, the beam hits a crew member in the back and he suffers a disability on his spinal column, this insurance will provide financial settlement.

Also covered: cosmetic surgery up to EUR 10.000,00
 rescue costs up to EUR 25.000,00

You can choose the insurance sum yourself. The agreed sums for death or disability are divided up amongst the number of properly insured persons on the boat at the time of the accident (lump sum consolidation). You should set a high amount for this reason, particularly when several people set out on the boat at once.

Combining the insurance sums is possible:

	Single	Double	Triple	Quadruple
In the event of death:	EUR 50.000,00	EUR 100.000,00	EUR 150.000,00	EUR 200.000,00
In the event of disability:	EUR 100.000,00	EUR 200.000,00	EUR 300.000,00	EUR 400.000,00
Premiums: Cover A:	EUR 75,00	EUR 150,00	EUR 225,00	EUR 300,00
Cover B:	EUR 55,00	EUR 110,00	EUR 165,00	EUR 220,00

All premiums are stated excluding insurance tax (19%) and fees (EUR 1,50 in combination with a contract for yacht hull insurance, otherwise EUR 2,50).

Cover A: All passengers on the boat are insured.

Cover B: All passengers on the boat are insured excluding the policyholder, his wife and their children. We recommend this type of cover for owners who have sufficient private accident insurance for themselves and their family.

Our recommendation for you: With this cover you provide your charter guests with an important extra on their trip and you are also a step ahead of your competitors.

We generally recommend taking up **private accident insurance** with worldwide cover for professional and private accidents.

Please give us a call, we are happy to make you an insurance offer for your individual needs.

IU 2010/06-10/38_EN