



Hamburger Yacht-Versicherung  
Schomacker Versicherungsmakler GmbH

Perfect **Protection**  
to **Safeguard**  
Your Vessel

**Insurance Policies for**

**Owners, Skippers, Boats & Yachts**

## Climb aboard. We're on your side.



Perfect weather  
for plain  
sailing.

**W**ater, wind and waves - what more could you desire? We are there every time you need ease of mind to enjoy your favourite water sports. We offer you watertight insurance policies, both at sea and on land. And we're straight talkers every time: We tell you in advance what benefits we can provide and what not. This means no nasty surprises when you make a claim. Our price-performance ratio is well-trimmed and working with us is the best protection to have on board when you set sail.

### Set sail with Schomacker in the boating and yachting scene.

We're completely at home on the waves. Landlubbers will find us at Katharinenhof/Zippelhaus, adjacent to „Hamburg Speicherstadt“ in the harbour city area. Our offices are just a short walk away from the city water sports harbour in one of the most beautiful parts of Hamburg.

We have been a member of the yachting scene, where we earned our laurels as a professional partner, for over three decades now. We are members of the Verband Deutscher Versicherungsmakler e.V. (Federal Association of German Insurance Brokers), and the Bundesverband Wassersportwirtschaft e.V. (Federal Association of German Watersports Industries).

### We're here for you whenever you need us.

At Schomacker, we make you the focus of attention. Our mark of distinction is our individual service. Something that we provide you with for lots of good reasons:

- We are fast, flexible and competent
- We are an independent broker and not a bound agency.
- You get to deal with experts.
- We give you immediate information on the phone so there is no more annoying waiting on the line.
- We work exclusively in association with major insurance companies.

### You can place your trust in us.



Head office:  
Zippelhaus 2 in Hamburg

## Statement concerning our obligations to inform in accordance with §11 VersVermV

As the legal successor to Hamburger Yacht-Versicherungs-Vermittlung Erich Schomacker Versicherungsmakler, our company has specialised in brokering and servicing insurance policies for private customers and small-to-medium sized enterprises since 1997.

Our team of highly qualified employees services customers in Germany and the European Economic Community. Our focus lies in the area of yacht and charter insurance and special cover concepts for water sports.

We are a member of the Verband Deutscher Versicherungsmakler e.V. (Federal Association of German Insurance Brokers), Hamburg. The quality requirements of this association lie far above the licensing conditions for insurance brokers laid down by the German Industrial Code (Gewerbeordnung) and Insurance Brokers' Code (Versicherungsvermittlungsordnung).

Legal obligations to which we are subject state that we are obliged to inform you of the following:  
Hamburger Yacht-Versicherung  
Schomacker Versicherungsmakler GmbH

Katharinenhof/Zippelhaus 2, D-20457 Hamburg  
Managing Director: Volker Reichelt  
District Court Hamburg Commercial Register (HRB) 65561  
Phone +49 40 369849 0, Fax +49 40 369849 11  
info@schomacker.de

Registration in the Brokers' Register under the Registration No. D-H0SF-QZK00-04 has taken place in accordance with § 34 d, Sec. 1 Gewerbeordnung (German Industrial Code).

The authorising agency is the IHK Hamburg, Adolphsplatz 1, D-20457 Hamburg, Phone +49 40 36138 138, Fax +49 40 36138-401, email: service@hk24.de.

This entry can be verified in the brokers' register at the German Chambers of Industry and Commerce (Deutscher Industrie- und Handelskammertag, DIHK e.V.), Breite Straße 29, D-10178 Berlin, Phone +49 180-500 585 0 (14 cents/min. from the German fixed line network. Prices deviate for mobile networks), www.vermittlerregister.info (German only).

Our firm has no direct or indirect holding in the voting rights or capital of an insurance undertaking. Conversely no insurance undertaking or parent undertaking of an insurance undertaking has a direct or indirect holding in the voting rights or capital of our firm.

The following conciliation bodies can be contacted to resolve disputes out of court:

Versicherungsombudsmann e.V.  
Postfach 08 06 32, D-10006 Berlin  
www.versicherungsombudsmann.de

Ombudsmann Private Kranken- und Pflegeversicherung  
Postfach 06 02 12, D-10052 Berlin  
www.pkv-ombudsmann.de

We will be happy to answer any queries you have.

## Watertight Policies - No Way?

**S**ure there are!  
We cut our teeth at sea. This is the only way possible to see the risks that confront owners and yachts and put together the right insurance package for them. We offer comprehensive and individual service from one single source.

### Our yacht and boat policies:

#### Protection for your ship and crew

We insure almost anything that floats. Our range of policies covers all areas of water sports, ranging from hull, liability and accident insurance to legal expenses.



**Fast and reliable:  
the crew at HYV**




### Holiday, water sports and lots of fun...

We offer special cover for mega-yachts, hobby builders and houseboats. We also offer charterers a comprehensive range of policies to protect against major risks. Professional skippers can insure themselves with a special skipper's liability policy.

Special conditions are available for clubs, resellers, shipyards, charter operations and circumnavigators. We provide insurance for various cruise regions tailored to your needs, ranging from inland waters to worldwide tours.

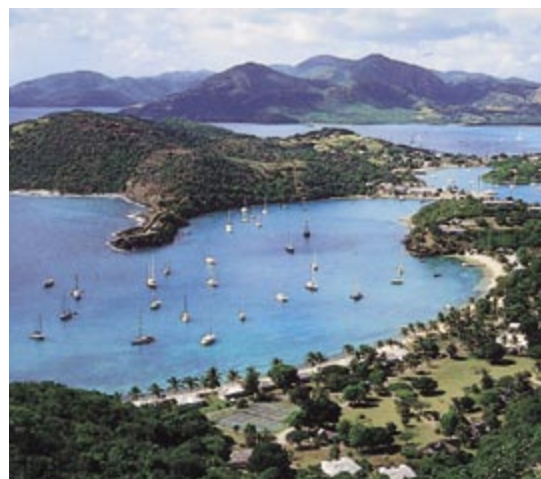
**All our policies at the click of the mouse: Visit [www.schomacker.de](http://www.schomacker.de)**



Your direct line to  
Hamburger Yacht-Versicherung:

Phone +49 (40) 36 98 49 - 0  
Fax +49 (40) 36 98 49 - 11

[info@schomacker.de](mailto:info@schomacker.de)  
[www.schomacker.de](http://www.schomacker.de)



**We're there for you anytime -  
anywhere in the world.**

## You can rely on our crew.

*O*ur water sports policies offer you all-round protection for your boat, as well as registered insurance experts on site, 24 hours a day worldwide, in the event of a claim. Allowing you set course safely in any region of the world.



**Irrespective of where your boat is: we give you the protection you need.**

### **Clear words instead of small print:**

**Our Fully Comprehensive Policy.** We tell you clearly what's insured and what's not before you sign the policy. And even when there are exclusions. We list them completely so that you know where you are from the start. Our **Check List** points out the details of our policies precisely. Allowing you to determine straight away how good we really are! And thanks to the no claims bonus you also get to save money. Engine breakdown insurance is included automatically for new yachts. This is also available on request for older ones.

**Get moored!** Our Fixed Value tells you how much you would get if your boat became a total loss. These **Fixed Values** are agreed on signing the policy. In the case of partial damage, we refund the actual new value and pay repair costs **without any "new for old" deductions.**

**What's more important: our Third-Party Liability Policy.** As a general rule, you are liable for everything you damage. And to make sure it doesn't cost you a fortune, liability insurance should be mandatory for your boat, since personal liability insurance does not provide cover for damages involving a boat. Our boat liability insurance has been specially designed for water sports enthusiasts and includes special conditions that go far beyond the usual cover. You can count on set premiums, because annual increases in premium don't occur.

**All-round insurance for your boat**

### **Hull-Insurance:**



Our **all-risk cover** provides compensation for damage caused for instance by: collision, running aground, getting stranded, theft, vandalism, flood water, fire, lightning, explosion, storm, mast breakage, and also for short-circuits, glass-breakage, and over-voltage etc.

### **Liability-Insurance:**



This applies to owners, the authorised coxswain and the crew. Water pollution damage, damage to rental property and financial loss insurance and the use of tenders are also insured automatically. Make the comparison with our check list.

**The plus for your protection: our Premium Cover.** Including skipper liability insurance when you charter as a skipper. Including default claim cover and tenders, without any restriction on the Horsepower.

**Safe mobility: our trailer liability insurance is indispensable.** Contact us today for a competitively priced quote.



## Protection, which ever way the wind blows.



***P**rotection for your ship and crew at home and abroad - Whatever your needs, we have the right policy for you. Our products are specially designed to make your trip a carefree experience.*

You've found your boat of your dreams - and the insurance as well.

**Accidents mean risk. Our Accident Insurance Policy for Passengers.** Accidents which occur during leisure time either have no cover or insufficient cover from statutory pension funds or accident insurance. Since you bear special responsibility for your crew as a skipper we recommend taking up this insurance policy. Various guarantees are available.



Protection when sailing, 24 hours a day, wherever you are.



For further information  
please go to  
**[www.schomacker.de](http://www.schomacker.de)**

## Worldwide - Carefree - Easy

*You've booked your holiday - and the anticipation is growing. To make sure you get to enjoy your charter trip, we've summarised the key insurance policies here.*



Enjoy your holiday  
to the full

### Protect you and your charter crew from incalculable risks with our extended Skipper Liability Insurance

As a rule, charter ships have both liability and hull insurance. In certain cases, however, the charter policy may not serve its purpose or the guarantee sum or coverage may not suffice.

You can cover these risks with our extended skipper liability insurance

To protect your money, we recommend that you take up an insolvency insurance policy in case your charter yacht operator goes bankrupt.



You take care of your holiday - We take care of the rest.

### Skipper-Passenger-Accident Insurance Accidents at sea and helicopter rescues can be expensive affairs.

We have a series of special benefits for you including rescue costs being covered even if there is only a suspicion of a heart-attack or stroke. In this case, the policy provides coverage even when any accident has not occurred.

Health damage typical to diving is also included in addition to other benefits, even without the presence of an accident risk, as well as medically essential return transport home.

### Our Travel Cancellation Cost Policy including travel termination insurance and additional Insolvency Insurance on request.

Not every trip you book ends up with a happy end.

If the skipper is prevented from taking up his duties for an insured reason, the costs of the whole charter trip are refunded. If a member of the crew is absent, the proportion of travel costs attributable to him is covered by this policy. Termination of the trip during the voyage is also insured. The proportion of the charter fee that remains unused is refunded within the scope of the policy. The arrival and departure costs can also be insured.

### Guarantee for Safeguarding Yacht Charter Deposits

As a rule, charter yachts are comprehensively hull insured (comprehensive own damage insurance). Charter operators and their insurers usually also agree on co-payment liability (excess) in the event of damage occurring.

As a rule, this amounts to the deposit made by the charterer. If the charter yacht is damaged during the trip, the charter company retains all or part of the deposit. The guarantee for safeguarding charter deposits covers this financial risk. There is **no co-payment liability** when we safeguard charter deposits.



All Information, premiums and conditions are available online under:  
**[www.schomacker.de](http://www.schomacker.de)**  
Or ask for our special charter brochure.



## Business and Private Insurance



**All-round protection  
for the whole family.**

**Only the best for you:** Our risk protection policy is an interesting opportunity for the retail trade, skilled trade, business owners, freelancers, doctors and more. For private needs, we offer models tailored to your personal requirements including all the types of insurance and protection offerings you require. No more and no less.

By taking over of the insurance brokers Theodor Rösler, which was originally founded in 1915, we have further strengthened our competencies in the areas of private and business insurance.

**Is there anything else we can help you with?** We take care of you and your needs and are here to help you at any time, not just in the event of damage. Our professional team of experts is here to help you with any questions you may have on insurance.

**We're looking forward to meeting you soon.**

*Those who know us spread the word. We could not wish for a better recommendation.*



A brokering contract is available  
online under  
**[www.schomacker.de](http://www.schomacker.de)**

**Whether for private or business needs,  
on the road or at home,  
whether for your car or home,  
Schomacker is the right partner for you.**



**Your company is in the  
best of hands at Hamburger  
Yacht-Versicherung.**



# Application Form for a Non-binding Quotation from Hamburger Yacht-Versicherung

**Hamburger Yacht-Versicherung**  
**Schomacker Versicherungsmakler GmbH**  
**Katharinenhof / Zippelhaus 2**  
**20457 Hamburg**

Please send a free and non-binding quotation for insuring my boat:

## Yacht Owner

Name: \_\_\_\_\_

Road: \_\_\_\_\_

Town, Postal Code: \_\_\_\_\_

Phone: \_\_\_\_\_

Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

## Yacht

Boat type: \_\_\_\_\_

Model: \_\_\_\_\_

Purchase price: EUR \_\_\_\_\_ Purchase date: \_\_\_\_\_

current value (Yacht) approx. in EUR \_\_\_\_\_

Built by: \_\_\_\_\_ Built in: \_\_\_\_\_

Material: \_\_\_\_\_ Length: \_\_\_\_\_ m

max. Speed: \_\_\_\_\_ kn Sail area: \_\_\_\_\_ m<sup>2</sup>

**Engine:**  Diesel  Petrol Power: \_\_\_\_\_ HS/kW

Built by: \_\_\_\_\_ Built in: \_\_\_\_\_

## Cruise Area

Baltic Sea  Inland waters  European Atlantic

North Sea  Atlantic Ocean, Caribbean, US East Coast

Mediterranean Sea  Other areas: \_\_\_\_\_

Always transported on trailer

Please send by post or fax to  
**+49 (40) 36 98 49 - 11**

## Recommended by:



## Insurance sum wanted

Insurance sum: \_\_\_\_\_ as Fixed Value

Summer berthing in: \_\_\_\_\_

Club member at: \_\_\_\_\_

If intending to charter out, customer-care by: \_\_\_\_\_

Other commercial use: \_\_\_\_\_

## Insurance to-date

Previous insurance:  yes  no

Number of years sailing experience: \_\_\_\_\_

Number of claim-free years: \_\_\_\_\_

## Insurance policy wanted

Hull insurance with a an excess (deductible) of:

500,- EUR  1.000,- EUR

2.000,- EUR  \_\_\_\_\_ EUR

Third-party liability yacht insurance/ insured sum:

3 Mio. EUR  5 Mio. EUR

10 Mio. EUR  \_\_\_\_\_ EUR

## also

Passenger insurance

## Our checklist for your insurance cover. We always give you a clear „Yes“!

How is the insurance sum calculated?		Yes	No
1.	Is the insurance sum declared as a final „Fixed Value“ without limitations such as new value-purchase price-time value?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Does the Fixed Value apply without any limit in time, i.e., for an unlimited period? Is an objection of under-insurance excluded?	<input type="checkbox"/>	<input type="checkbox"/>
3.	Do damages get settled without „new for old“ deductions with your policy?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Are damage minimisation costs such as rescue at sea refunded in full?	<input type="checkbox"/>	<input type="checkbox"/>
What does the policy cover?		Yes	No
5.	Are wreck removal costs of up to 1 Mio. euros also insured?	<input type="checkbox"/>	<input type="checkbox"/>
6.	Are winter, wharf, and repair wait times including winter storage transport, and removal and launching (slipways, cranes etc.) also insured?	<input type="checkbox"/>	<input type="checkbox"/>
7.	Is entering other cruise areas also insured?	<input type="checkbox"/>	<input type="checkbox"/>
8.	Is all the loose and fixed nautical equipment also insured?	<input type="checkbox"/>	<input type="checkbox"/>
9.	Are the inventory, equipment and accessories also insured when they are stored in a locked room in my home and not on board?	<input type="checkbox"/>	<input type="checkbox"/>
10.	Can road trailers and winter storage stands also be insured?	<input type="checkbox"/>	<input type="checkbox"/>
11.	Are personal effects up to 2% of the insurance sum to a max. of EUR 2,000 also insured automatically without me having to pay an extra premium?	<input type="checkbox"/>	<input type="checkbox"/>
12.	Is damage caused by osmosis also insured for the first 48 months after completion of the yacht?	<input type="checkbox"/>	<input type="checkbox"/>
13.	Is insurance against the engine breaking down within the first 36 months after completion of the yacht also included?	<input type="checkbox"/>	<input type="checkbox"/>
What bonuses are open to you?		Yes	No
14.	Do you get a bonus of up to 40%?	<input type="checkbox"/>	<input type="checkbox"/>
15.	Do you get to keep your no-claims bonus if your suffer damage after five damage-free years of insurance? (Does your policy include an accident forgiveness clause?)	<input type="checkbox"/>	<input type="checkbox"/>
16.	Does the deductible agreed in your policy get reduced by 50% if you make no claims on your insurance for six years?	<input type="checkbox"/>	<input type="checkbox"/>
17.	Is downgrading not applicable in the event of damage caused by lightning and fire damage caused by third-parties?	<input type="checkbox"/>	<input type="checkbox"/>
Have you read the small print?		Yes	No
18.	Many hull policies list individual risks such as fire, lightning, explosion, storm, getting stranded, mast breakage and propeller and shaft damage, etc.. Does your policy provide you with real cover against all risks?	<input type="checkbox"/>	<input type="checkbox"/>
19.	Does the policy also cover damage caused by short-circuits, over-voltage, glass breakage, mustelids during winter storage or your binoculars falling down and breaking when your yacht cants?	<input type="checkbox"/>	<input type="checkbox"/>
20.	If your sail rips when there's no storm is it still insured?	<input type="checkbox"/>	<input type="checkbox"/>
21.	Are damages caused by strikes, riots and unrest of any kind, or by illegal (punishable) rioting and looting also insured?	<input type="checkbox"/>	<input type="checkbox"/>
22.	Is regatta risk also insured automatically?	<input type="checkbox"/>	<input type="checkbox"/>
23.	Are accommodation or return travel costs to your home port also insured if your yacht has suffered hull loss?	<input type="checkbox"/>	<input type="checkbox"/>
24.	Is your deductible inapplicable in cases of total loss, lightning, fire damage caused by third-parties, damage caused when in the safekeeping of a forwarding company/agent, collision damage caused exclusively by a third-party, damage caused by burglary, if the insured vehicle is kept in a locked building and this has been broken into or damage to personal effects?	<input type="checkbox"/>	<input type="checkbox"/>
25.	Are you sure that your insurance conditions do not contain unclear exclusions such as „unseaworthy and unseaworthiness“, „incorrect equipment“ or „insufficient crew“?	<input type="checkbox"/>	<input type="checkbox"/>
26.	In the event of a total loss, is only the residual value attained through sale subtracted?	<input type="checkbox"/>	<input type="checkbox"/>
27.	Is consequential damage due to construction errors or material faults also covered?	<input type="checkbox"/>	<input type="checkbox"/>
28.	Is only the part which is immediately affected excluded from your insurance cover for cases of damage due to wear?	<input type="checkbox"/>	<input type="checkbox"/>
What is included in the third-party liability policy?		Yes	No
29.	Does your policy also include extended cover for water pollution damage caused by force majeure (e.g. by a storm)?	<input type="checkbox"/>	<input type="checkbox"/>
30.	Are claims by your crew members insured if you as the skipper or your coxswain make a mistake and someone in the crew is injured as a result? Are intercrew members' claims also covered?	<input type="checkbox"/>	<input type="checkbox"/>
31.	Is the tender with an up to 50 HP outboard motor also included in the policy?	<input type="checkbox"/>	<input type="checkbox"/>
32.	Is the agreed insured sum for personal injuries covered to the full amount, even if only one person is injured?	<input type="checkbox"/>	<input type="checkbox"/>
33.	Does your third-party liability insurance also pay compensation for soil contamination even when fire damage occurred that was not your fault?	<input type="checkbox"/>	<input type="checkbox"/>
34.	Is damage to rental objects and financial loss also insured?	<input type="checkbox"/>	<input type="checkbox"/>
35.	Is damage to rented electrical equipment or water systems, for instance, on jetties, also insured?	<input type="checkbox"/>	<input type="checkbox"/>
36.	Do you also have third-party liability insurance against third parties, for instance when a club member lends you his yacht privately?	<input type="checkbox"/>	<input type="checkbox"/>
37.	When your yacht is confiscated in a foreign harbour is the security (bail) you provide also insured within the scope of your third-party liability insurance without having to pay an extra premium?	<input type="checkbox"/>	<input type="checkbox"/>
38.	You assist in a rescue at sea in an emergency - does your third-party liability insurance provide cover if you damage the yacht asking for assistance?	<input type="checkbox"/>	<input type="checkbox"/>
39.	Does your third-party liability insurer also ward off unfounded claims against you?	<input type="checkbox"/>	<input type="checkbox"/>

**For owners:**

- ▲▲ Yacht Hull Insurance Yacht
- ▲▲ Liability Insurance
- ▲▲ Yacht Passenger Accident Insurance

**For Charterers:**

- ▲▲ Skipper Liability Insurance
- ▲▲ Travel Cancellation Cost Insurance
- ▲▲ Guarantee for Safeguarding Yacht Charter Deposits
- ▲▲ Skipper-Passenger-Accident Insurance

**For Professional Skippers:**

- ▲▲ Professional Skippers' Liability Insurance

**For retail, trade and private customers:**

- ▲▲ Every type of insurance you need for your job, business and family



**Hamburger Yacht-Versicherung Schomacker Versicherungsmakler GmbH**  
**Managing Director: Volker Reichelt • District Court Hamburg, Commercial Register (HRB) 65561**  
**Katharinenhof / Zippelhaus 2 • D-20457 Hamburg**  
**Phone +49 40 36 98 49 - 0 • Fax +49 36 98 49-11 • [www.schomacker.de](http://www.schomacker.de) • [info@schomacker.de](mailto:info@schomacker.de)**