



Do the yacht insurance check!

CHECKLIST

We always give you a clear „Yes“!

How is the insurance sum calculated ?		Yes	No			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"/>	15.	Do you get a bonus of up to 40%?	<input type="checkbox"/>	<input type="checkbox"/>
2.	Does the Fixed Value apply without any limit in time, i.e., for an unlimited period?	<input type="checkbox"/>	<input type="checkbox"/>	16.	Do you get to keep your no-claims bonus if you suffer damage after five damage-free years of insurance? (Does your policy include an accident forgiveness clause?)	<input type="checkbox"/>	<input type="checkbox"/>
3.	Is an objection of under-insurance excluded?	<input type="checkbox"/>	<input type="checkbox"/>	17.	Is the deductible agreed in your policy reduced by 50% if you make no claims for six years?	<input type="checkbox"/>	<input type="checkbox"/>
4.	Does your policy offer replacement-as-new cover?	<input type="checkbox"/>	<input type="checkbox"/>	18.	Is downgrading not applicable in the event of damage caused by lightning or fire damage caused by third-parties?	<input type="checkbox"/>	<input type="checkbox"/>
5.	Are damage minimisation costs (such as rescue at sea) compensated to the full amount?	<input type="checkbox"/>	<input type="checkbox"/>				
What is covered by your policy?		Yes	No	Have you read the small print?		Yes	No
6.	Are wreck removal costs of up to EUR 1,0 Mio. also insured?	<input type="checkbox"/>	<input type="checkbox"/>	19.	Many hull policies list individual risks such as fire, lightning, explosion, getting stranded, broken masts and propeller and shaft damage or similar). Does your policy provide you with real cover against all these and similar risks?	<input type="checkbox"/>	<input type="checkbox"/>
7.	Are winter, wharf, and repair wait times including winter storage transport, and removal from the water and launching (slipways, cranes etc.) also insured?	<input type="checkbox"/>	<input type="checkbox"/>	20.	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"/>
8.	Is entering other cruise areas other than those stated in the policy also insured?	<input type="checkbox"/>	<input type="checkbox"/>	21.	If your sail rips when there's no storm or accident is it still insured?	<input type="checkbox"/>	<input type="checkbox"/>
9.	Is all loose and fixed nautical equipment insured?	<input type="checkbox"/>	<input type="checkbox"/>	22.	Are damages caused by strikes, riots and unrest of any kind, or by illegal rioting and looting also insured?	<input type="checkbox"/>	<input type="checkbox"/>
10.	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"/>	23.	Is regatta risk also insured automatically?	<input type="checkbox"/>	<input type="checkbox"/>
11.	Can road trailers and winter storage stands also be insured?	<input type="checkbox"/>	<input type="checkbox"/>	24.	Are accommodation or return travel costs to your home port also insured if your yacht suffers hull loss?	<input type="checkbox"/>	<input type="checkbox"/>
12.	Are personal effects up to 2% of the insurance sum to a max. of EUR 2.000,00 also insured automatically without having to pay an extra premium?	<input type="checkbox"/>	<input type="checkbox"/>	25.	Is your deductible inapplicable in cases of total loss, lightning, fire damage caused by third parties, damage caused in the safekeeping of a forwarding company/agent, collision damage caused exclusively by a third party, damage caused through 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"/>
13.	Is damage caused by osmosis also insured for the first 48 months following completion of the yacht?	<input type="checkbox"/>	<input type="checkbox"/>				
14.	Is insurance against the engine breaking down within the first 36 months following completion of the yacht also included?	<input type="checkbox"/>	<input type="checkbox"/>				

Turn the page to answer the remaining questions.