



Hamburger Yacht-Versicherung

Schomacker Versicherungsmakler GmbH

Water Sports Passenger Accident Insurance

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.

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).

We recommend strongly taking up our Water Sports Passenger Accident Insurance which was developed for the special needs of Yacht owners and their 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.

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. Disability benefit increases progressively on a scale up to 225% of the sum insured. Rescue costs up to EUR 25.000,00 per loss arising from the event and cosmetic surgery are also insured without an extra premium.

Combining the insurance sums is possible:

- 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.

	Single	Double	Triple	Quadruple
In the event of death:	EUR 75.000,00	EUR 150.000,00	EUR 225.000,00	EUR 300.000,00
In the event of disability: i.e., 100% disability:	EUR 150.000,00 EUR 337.500,00	EUR 300.000,00 EUR 675.000,00	EUR 450.000,00 EUR 1.012.500,00	EUR 600.000,00 EUR 1.350.000,00
For cosmetic surgery per person:	EUR 10.000,00	EUR 12.500,00	EUR 15.000,00	EUR 17.500,00
Premiums: Cover A:	EUR 37,50	EUR 75,00	EUR 112,50	EUR 150,00
Cover B:	EUR 27,50	EUR 55,00	EUR 82,50	EUR 110,00

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).

We generally recommend taking up **private accident insurance** with worldwide cover for professional and private accidents. We can offer our customers group accident insurance for individuals in Group A (e.g., women, business persons, pensioners) with EUR 10.000,00 and EUR 100.000,00 benefits in the event of death and disability respectively with a 540% progression for just EUR 124,95 including insurance tax and fees a year. In case of 100% disability a sum of more than half a million Euro will be paid within the framework of the contract.

We will be glad to offer you other combinations on request.
Call us today! We are happy to inform you about our insurance offers.

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