



HAMBURGER YACHTVERSICHERUNG SCHOMACKER

GROUP INSURANCE

with broker's policy for catamarans with an insurance sum exceeding EUR 10.000,00 (valid for catamarans up to 15 years)

HULL INSURANCE:

We offer an all-risk comprehensive cover based on our yacht hull conditions (YKB) insuring you within the limits of navigation on water, land, in winter storage, and during transport.

The sum insured shall correspond to the purchase price or the verifiable value of the boat at the time of application and shall be agreed upon as a fixed value, thereby ensuring that the vessel is not under insured. In the event of partial damages, the new value is repaid. With us there are no deductions „new for old“. Please note that personal effects and loose inventory can not be insured for vessels without a closed cabin. The deductible per claim is EUR 500,00.

At the beginning of an insurance year, only 60% of the annual premium is charged. If you cannot provide us with evidence of prior insurance with at least four claim-free years, the granted „immediate discount“ (the remaining annual premium) will be due in the case that a claim is paid out.

CRUISING AREA: European inland and coastal waters (excluding Atlantic coast) incl. transportation within Europe.

PREMIUMS: Basic premium: net 2 % per year of the sum insured
Minimum premium: net EUR 210,00

TRAILER: You can insure trailers against damages caused by fire, lightning, explosion, natural hazards, damages borne by the trailer connected to the towing vehicle as well as total loss due to force majeure and theft of the entire trailer. The premium is according to the rate of you catamaran, only 60 % of the annual premium is due by the policyholder (minimum premium after no-claims bonus or immediate discount net EUR 126.00, gross EUR 152,92).

THIRD PARTY LIABILITY INSURANCE (IN COMBINATION WITH HULL INSURANCE)

Provides worldwide coverage for your legal liability arising from the ownership or operation of the insured boat incl. launching and recovery of the vessel.

PREMIUM:	Maximum liability lump sum	sail size (close-hauled) up to:		
	for personal injury and/or property damage	15 qm	20 qm	30 qm
	EUR 1.500.000,00	EUR 31,54	EUR 34,51	EUR 37,49 (gross)
	EUR 3.000.000,00	EUR 37,49	EUR 41,06	EUR 44,63 (gross)

TRAILER CLAUSE: As an add-on to boat liability, you can also insure a boat trailer that is not subject to mandatory boat trailer insurance. The surcharge is EUR 16.66 including tax per year.

TERM OF ALL CONTRACTS: From the beginning of the insurance until 01.01. of the following year with automatic renewal for 1 year. All gross premiums quoted are inclusive of statutory insurance tax and fees.

(edited 03/2023)



The Association of German Insurance Brokers
and Federation of Water Sports Industry

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HAMBURGER YACHTVERSICHERUNG SCHOMACKER

GROUP INSURANCE

with broker's policy Makler-Police for catamarans with an insurance sum not exceeding EUR 10.000,00 (valid for catamarans up to 20 years)

HULL INSURANCE:

We offer an all-risk comprehensive cover based on our yacht hull conditions (YKB) insuring you within the limits of navigation on water, land, in winter storage, and during transport.

The sum insured shall correspond to the purchase price or the verifiable value of the boat at the time of application and shall be agreed upon as a fixed value, thereby ensuring that the vessel is not under insured. In the event of partial damages, the new value is repaid. With us there are no deductions „new for old“. Please note that personal effects and loose inventory can not be insured for vessels without a closed cabin. The deductible per claim is EUR 250,00.

CRUISING AREA: European inland and coastal waters (excluding Atlantic coast) incl. transportation within Europe.

PREMIUMS: Basic premium: net 2,66 % per year of the sum insured
Minimum premium: net EUR 80,00

TRAILER: You can insure your boat trailer against damage caused by fire, lightning, explosion, theft of the whole trailer, and total loss as a result of an accident at the same premium rate.

If proof of claim-free comprehensive insurance can be provided, the no-claims bonus or the claim-free years will be credited as a no-claims discount on the annual premium up to 40 %. A discount of 40 % also reduces the the minimum premium to 48,00 EUR net (EUR 60,10 gross).

3RD PARTY LIABILITY INSURANCE (IN COMBINATION WITH HULL INSURANCE)

Provides worldwide coverage for your legal liability arising from the ownership or operation of the insured boat incl. launching and recovery of the vessel.

PREMIUMS:	Maximum liability lump sum for personal injury and/or property damage	sail size (close-hauled) up to:		
		15 qm	20 qm	30 qm
EUR 1.500.000,00	EUR 31,54	EUR 34,51	EUR 37,49 (gross)	
EUR 3.000.000,00	EUR 37,49	EUR 41,06	EUR 44,63 (gross)	

TRAILER CLAUSE: As an add-on to boat liability, you can also insure a boat trailer that is not subject to mandatory boat trailer insurance. The surcharge is EUR 16.66 including tax per year.

TERM OF ALL CONTRACTS: From the beginning of the insurance until 01.01. of the following year with automatic renewal for 1 year. All gross premiums quoted are inclusive of statutory insurance tax and fees.

(edited 03/2023)



Bundesverband
Deutscher
Versicherungsmakler e.V.

Bundesverband
Wassersport-
wirtschaft e.V.

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