



**HAMBURGER
YACHTVERSICHERUNG
SCHOMACKER®**

DAMAGE CLAIM FORM

1/6

Insured / Owner of yacht:

Name of yacht: _____

Insurance Policy No: _____

Date of damage: _____ Time: _____

Place of damage: _____

(Please include the nautical chart at the end of the form and upload the marked course and damage location)

Damage-No: _____

Kind of damage: _____

1. Skipper of the time of accident? (Name and address)

2. Skipper's licences (Date licences issued) _____

3. Who was on board of the yacht at the time of the accident? (names and addresses):

4. When and where did you start the trip at the day of the accident?

5. What was the weather forecast that day? _____

6. What was the weather like at the time of accident? (Please hand in log book entries):

7. Which steps were taken in bad weather?

8. Please name the exact place of damage? _____

9. Which course was set? _____

10. Who set the course/who navigated? _____



**HAMBURGER
YACHTVERSICHERUNG
SCHOMACKER®**

DAMAGE CLAIM FORM

2/6

11. Reason and course of damage? (Please give a detailed description):



DAMAGE CLAIM FORM

12. In case of grounding: Which steps did you take after grounding?

13. Were there shallows in the sailing area? Which fathom line did you take? Which measures did the echo sounder show?: (Please mark in nautical chart)

14. How was the buoyage in the area?

15. List the reason why the damage of unavoidable?

16. Which steps were taken for reduction of damage?

17. In case of theft, robbery and fire

a) detailed description of place of damage b) How was the yacht secured? c) What kind of fire extinguishing devices were on board?

18. Which police station did you report the damage to? (Please list date and police entries):

19. Which harbour master/port authority was informed? (date):

20. Are there any other participants of the accident? (names and addresses):

21. Have any claims been enforced against you? If yes, by whom?



**HAMBURGER
YACHTVERSICHERUNG
SCHOMACKER®**

DAMAGE CLAIM FORM

5/6

Sea chart with marked course and damage location



WHAT TO DO IN THE EVENT OF DAMAGE/LOSS

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

1. You have the duty to minimise the loss as much as possible. Please act in the same manner as you would if you were not insured. Please take every effort to minimise the damage.
2. Tell us as quickly as possible - e.g. by telephone, fax or e-mail about the cause, nature and extent (cost estimate) of the damage. Please tell us how we can contact you to inform you of the appropriate rules of action.
3. Please return to us the Notification of loss - water sports - carefully filled in, if possible please hand in some photographs of the damage. Please detail all important facts even where these are not specifically asked about (inebriation - revocation of sailing license - suspicions - high or unjustified claims).
4. You are obliged to give information completely and truthfully. Wrong or incomplete information given willfully may result to loss of insurance cover.
5. Where damage / loss is caused by fire, explosion, theft or malicious damage, file a criminal complaint immediately with the police.
6. In the General Terms and Conditions of Insurance in your agreement, further instructions are to be found under „Duties of the Policy Holder in the case of a loss event / insured event“.
7. If the insurer appoints an adjuster to assess the damage, we ask you to take part at the inspection and you should use this opportunity to consult with the repair workshop / boatyard and / or the appraiser to demarcate the amount of the damage / loss and to achieve agreement in all respects.
8. If you are unable to agree with the decision of the adjuster, you have the option of an out-of-court clarification with the Adjuster Procedure. You nominate a second adjuster of your choice. If the two adjusters are unable to agree on a common judgment, they then elect a chairman to examine and decide the case.
9. Please do not pass your claims against the insurer on to third parties without our consent, e.g. a shipyard.
10. **Special information for water damage:**
 - a) For salvage during distress at sea do not negotiate fixed costs with the salvage company. The usual international method is the open contract „no cure - no pay“. Let your insurer conduct the remaining negotiations. Please do not make any statements with respect to the value of your yacht, hand over only our telephone number and your policy number - not the policy itself. In German waters the DLRG or the DGzRS are taking fair action with towing assistance or salvage. In international waters, fishermen will often help you for a small amount of money with towing assistance. Private salvage companies are often very expensive, because their invoices relate to the value of the yacht, not the actual costs of salvage. Please always ask for towing assistance, not for salvage.
 - b) Damage sustained while in the custody of a third party (e.g. haulage company, winter storage) or caused by a third party (collision) is to be documented jointly with that party (cause, course of events, scope and value of the damage). Collision damage and strandings must, moreover, be reported at the next port to the harbour police or harbour master by producing the logbook extract. If a damage is caused by a third party, please make sure (in written form) to hold this party liable.
11. In case of **passenger accidents** resulting in death please notify us within 48 hours, even if a notice of accident has been reported.
12. In case of **Third Party Liability Claims** do not admit any claims for the time being. Do not make a settlement without permission of the insurers, you might lose your insurance cover.