



HAMBURGER YACHTVERSICHERUNG SCHOMACKER

Insurance-check: We always give you a clear „yes“!

We offer you insurance policies designed by water sports enthusiasts for yacht owners with all the support of an independent insurance broker. Check your current policy or offers from other brokers, agents and insurers against the questions stated below. Our customers can answer all of them with a clear „Yes“! Even if you have answered „No“ to just one question, call us today! We will be glad to make you a non-binding offer.

	YES	NO		YES	NO
HOW IS THE INSURANCE SUM CALCULATED ?					
1. Is the insurance sum declared as a final „incontestable fixed sum“ without limitations such as „new value-purchase pricetime“ value?	<input type="radio"/>	<input type="radio"/>	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="radio"/>	<input type="radio"/>
2. Does the incontestable fixed sum apply without any limit in time, i.e., for an unlimited period? Is an objection of under-insurance excluded?	<input type="radio"/>	<input type="radio"/>	13. Is damage caused by osmosis also insured for the first 48 months following completion of the yacht?	<input type="radio"/>	<input type="radio"/>
3. Does your policy offer replacement-as new-cover?	<input type="radio"/>	<input type="radio"/>	14. Is coverage against breaking of the engine insured without additional costs within the first 36 months following completion of the yacht?	<input type="radio"/>	<input type="radio"/>
WHAT IS COVERED BY YOUR POLICY?			WHAT BONUSES ARE OPEN TO YOU?		
4. Are damage minimisation costs, costs for rescue and expenses, also for help in case of an emergency, compensated to the full amount, even if extending the insured sum?	<input type="radio"/>	<input type="radio"/>	15. Do you get a „No-claims-bonus“ of up to 40%?	<input type="radio"/>	<input type="radio"/>
5. Does your insurance also covers costs for an inspection necessary after grounding, without deducting the excess?	<input type="radio"/>	<input type="radio"/>	16. Do you keep your full „No-claims-bonus“ if you suffer damage after being five years claims free hull insured?	<input type="radio"/>	<input type="radio"/>
6. Are wreck removal costs covered up to the amount of EUR 1 Mio. additional to the insured sum?	<input type="radio"/>	<input type="radio"/>	17. Is the deductible agreed in your policy reduced by 50% if you make no claims for six years?	<input type="radio"/>	<input type="radio"/>
7. Are winter, wharf, and repair laid up times including winter storage transport, and removal from the water and launching (slipways, cranes etc.) also insured?	<input type="radio"/>	<input type="radio"/>	18. Is there no deductible at all if you report a damage following ten years of hull insurance without any claims?	<input type="radio"/>	<input type="radio"/>
8. Is an extension of the cruising area also insured?	<input type="radio"/>	<input type="radio"/>	19. Is downgrading of the given bonus not applicable in the event of a direct lightning strike or a fire damage caused by third-parties?	<input type="radio"/>	<input type="radio"/>
9. Is all loose and fixed nautical equipment insured?	<input type="radio"/>	<input type="radio"/>	HAVE YOU READ THE SMALL PRINT?		
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="radio"/>	<input type="radio"/>	20. Does your insurance provide an All-Risk-Cover? Many hull policies list individual risks (such as fire, lightning, explosion, getting stranded, breaking of masts, propeller and shaft damages, force majeure, damage to the engine by sinking and so on.) Of course all these risks are covered by our insurance policies! But even more, our All-Risk-Cover offers you an extended insurance coverage.	<input type="radio"/>	<input type="radio"/>
11. Can road or harbour trailers, and winter storage cradles also be insured?	<input type="radio"/>	<input type="radio"/>	21. Does your contract lists the reversal of the burden of proof, means the insurer has to proof if a claim	<input type="radio"/>	<input type="radio"/>

PLEASE TURN THE PAGE TO ANSWER THE REMAINING QUESTIONS.





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YES NO

is not insured, it is not duty of the client to proof the coverage.

WHAT IS INCLUDED IN THIRD-PARTY-LIABILITY-POLICY?

YES NO

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| <p>22. Are damages to sails also covered if there is no storm? <input type="radio"/> YES <input type="radio"/> NO</p> <p>23. Does the policy also cover claims caused by short circuits, over-voltage, glass breakage, marten bite during winter storage, binoculars falling down and breaking if the yacht leans over, as well as abandoning the yacht because your life is in danger? <input type="radio"/> YES <input type="radio"/> NO</p> <p>24. Are damages due to strikes, riots and unrest of any kind, or by illegal rioting and looting also insured? <input type="radio"/> YES <input type="radio"/> NO</p> <p>25. Is regatta risk insured automatically? <input type="radio"/> YES <input type="radio"/> NO</p> <p>26. Are accommodation or return travel costs to your home port also insured if your yacht suffers hull loss? <input type="radio"/> YES <input type="radio"/> NO</p> <p>27. Is your deductible inapplicable in cases of total loss, lightning, fire damage, 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 yacht/boat is kept in a locked building and this has been broken into or damage to personal effects? <input type="radio"/> YES <input type="radio"/> NO</p> <p>28. Are you certain that the conditions do not contain unclear exclusions such as „unseaworthy and unseaworthiness“, „incorrect equipment“ or „insufficient crew“? <input type="radio"/> YES <input type="radio"/> NO</p> <p>29. In the event of a total loss, is only the residual value attained through sale subtracted? <input type="radio"/> YES <input type="radio"/> NO</p> <p>30. Is consequential damage due to construction errors or material faults also covered? <input type="radio"/> YES <input type="radio"/> NO</p> <p>31. Is only the part immediately affected excluded from insurance cover in the event of damage due to wear and tear? <input type="radio"/> YES <input type="radio"/> NO</p> <p>32. Does your insurance cover consequential damages due to repair? <input type="radio"/> YES <input type="radio"/> NO</p> <p>33. Does your insurance cover consequential damages due to rust, oxydation, cavitation, and electrolysis? <input type="radio"/> YES <input type="radio"/> NO</p> <p>34. Can damages due to ice and frost be covered by your insurance? <input type="radio"/> YES <input type="radio"/> NO</p> | <p>35. Does it also include extended coverage for water pollution damage caused by force majeure (e.g., by a storm)? <input type="radio"/> YES <input type="radio"/> NO</p> <p>36. Is the agreed insured sum for personal injuries covered to the full amount, even if only one person is injured? <input type="radio"/> YES <input type="radio"/> NO</p> <p>37. Are claims by your crew members insured if you, as the skipper, or your coxswain make a mistake, and someone in the crew gets injured as a result? Are intercrew members' claims also covered? <input type="radio"/> YES <input type="radio"/> NO</p> <p>38. Is the tender up to 50 HP included in your policy? <input type="radio"/> YES <input type="radio"/> NO</p> <p>39. Does your third-party liability insurance also pay for soil contamination in the event of fire damage which was not your fault? <input type="radio"/> YES <input type="radio"/> NO</p> <p>40. Is damage to rental objects and financial loss also covered up to the full sum insured? <input type="radio"/> YES <input type="radio"/> NO</p> <p>41. Is damage to rented electrical equipment or water systems, for instance, on jetties, also insured? <input type="radio"/> YES <input type="radio"/> NO</p> <p>42. Do you also have liability insurance against third parties, for instance when a club member lends you his yacht privately? <input type="radio"/> YES <input type="radio"/> NO</p> <p>43. 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="radio"/> YES <input type="radio"/> NO</p> <p>44. 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="radio"/> YES <input type="radio"/> NO</p> <p>45. Does your third-party liability insurer also ward off unfounded claims against you? <input type="radio"/> YES <input type="radio"/> NO</p> <p>46. Does your contract offer the possibility to optionally include a Skipper's Third Party Liability Insurance, a debt loss coverage, and a liability cover for yacht trailers? <input type="radio"/> YES <input type="radio"/> NO</p> |
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Note: The deductible agreed with respect to hull insurance does not apply to third-party liability claims!

This checklist is based on the YKB (Yacht Hull Clauses) 2014, YKS 2011, YHB 2019. The present translation was completed on the basis of the relevant German source text, however, the latter alone is legally authoritative.