



HAMBURGER YACHTVERSICHERUNG SCHOMACKER

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.

Accidents which occur during leisure time are either not covered or insufficiently covered by general insurers (statutory pension funds or accident insurance).

Due to the special responsibility you have for your crew as a yacht owner and skipper, we recommend taking up our Water Sports Passenger Accident Insurance. 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 also caused by a heart attack or a stroke, as well as cosmetic surgery are also insured without an extra premium.

COVER A:	All passengers on the boat are insured.
COVER B:	All passengers on the boat are insured excluding the policyholder, his/her partner, and the children living in the same household. We recommend this type of cover for owners who have sufficient private accident insurance for themselves and their family.

Combining the insurance sums is possible:

	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:	EUR	150.000,00	EUR	300.000,00	EUR	450.000,00	EUR	600.000,00
I.E., 100% DISABILITY:	EUR	337.500,00	EUR	675.000,00	EUR	1.012.500,00	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 and fees (EUR 1,50 in combination with a contract for yacht hull insurance, otherwise EUR 12,50).

We generally recommend taking up private accident insurance with worldwide cover for professional and private accidents. We will be glad to make you an individual offer. Call us today!

