



## HAMBURGER YACHTVERSICHERUNG SCHOMACKER®

A COMPANY OF HANSEATIC BROKING CENTER

### INNOVATIONS OF THE HAMBURGER YACHTVERSICHERUNG AT A GLANCE

#### 1. TRAVEL CANCELLATION INSURANCE

- Extended reasons for withdrawal:
  - › Court summons (e.g., custody proceedings or other unexpected legal obligations)
  - › Adoption of a minor child
  - › Organ donations or medical procedures
  - › Loosening of prostheses (e.g. hip joints)
- Additional persons (e.g., business/practice partners) and animals (dogs or horses) can be insured, even if they are not directly participating in the trip.
- Opt out deductible: Option to delete the deductible for a small additional premium
- Travel curtailment generally insured: interruption of the trip during the charter trip due to unforeseen events
- Up to 40,000.00 EUR insured sum can be taken out online

#### 2. INSOLVENCY INSURANCE

- Can now be booked **separately** – can be taken out independently of travel cancellation insurance
- Protection against financial losses in the event of the charter agency's insolvency

#### 3. SKIPPER'S LIABILITY INSURANCE

- Change to annual coverage: 365 days of protection instead of the previous 6-week period
- No deductible for claims of compensation among crew members and loss of charter income
- Reduced deductible for gross negligence: Reduced from €2,500 to only €1,300
- Insurance sum for loss of charter income increased to EUR 35,000.00
- Towing and recovery costs up to EUR 25,000.00 (stand-alone)
- Travel and hotel costs up to EUR 1,000.00 following self-inflicted damage to the yacht
- Weekend cover remains available as a low-cost option for short trips

Available in the new charter shop at <https://www.schomacker.de/en/charter-insurance.html>.