

## BASIC PACKAGE

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*Forfeiture of the security deposit when chartering a recreational vessel*

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### WHO IS THE INSURED

Insured (charterer of the vessel)  
Skipper  
Vessel crew

- Only EU citizens can become insured

### WHAT IS INSURED

Partial or total forfeiture of the deposit in favour of the charterer as a result of destruction or damage to the chartered recreational vessel caused by the negligence of the insured skipper or crew.

*The insurance cover also includes:*

- Additional boat including outboard motor
- Gelcoat
- Basic sails (including careless handling, tearing due to sudden gusts of wind, etc.)
- Loss or other damage to the "winch"

### BASIC EXCLUSIONS (WHAT IS NOT INSURED)

Injury caused intentionally by the insured, skipper or crew of the vessel

- Injury resulting from the consumption of alcohol or the administration of narcotic or psychotropic substances
- Damage incurred while the vessel was being skippered by a person who was not authorised to do so by a document of competence issued in accordance with the applicable legislation (i.e. a vessel without a skipper)
- Injury incurred during races and regattas incl. preparatory races for them – can be insured
- Any financial damages (e.g. seizure of the boat due to violation of laws, late return of the boat)
- The insurance does not cover areas of countries subject to sanctions restrictions in accordance with <https://www.sanctionsmap.eu/#/main>
- It also does not cover damage caused by the insured, skipper or crew of the vessel if these persons are subject to sanction restrictions.

## EXTRA PACKAGE

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*Forfeiture of the security deposit when chartering a recreational vessel*

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Vessel crew

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- Gelcoat
- Basic and additional sails (including careless handling, tearing due to sudden gusts of wind, etc.)
- Loss or other damage to the "winch"

### BASIC EXCLUSIONS (WHAT IS NOT INSURED)

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- Injury resulting from the consumption of alcohol or the administration of narcotic or psychotropic substances
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*Liability insurance*

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**WHO IS THE INSURED**

Insured (charterer of the vessel)  
Skipper  
Vessel crew

- Only EU citizens can become insured

**WHAT IS INSURED**

The insured's obligation to compensate for damage caused by the operation of a recreational vessel used for sport and recreation.

*The scope of insurance coverage also includes:*

- Gross negligence
- Consequential financial loss to a third party
- Personal injury caused to a third party

**BASIC EXCLUSIONS (WHAT IS NOT INSURED):**

The insurance does not cover damage or injury caused by:

- On the environment
- Intentionally by the insured, skipper or crew of the vessel
- As a result of alcohol consumption or administration of narcotic or psychotropic substances by the insured, skipper or crew of the vessel
- In connection with extraordinary events (e.g. war, rebellion, nationalisation, confiscation, terrorist acts, etc.)
- In case the vessel is skippered by a person without a relevant authorisation, evidenced by a generally recognised qualification document (i.e. a vessel without a skipper)
- When sailing in an area for which the vessel has not been approved (by entry in the certificate of registry or for which the insured is not authorised)
- In case of unseaworthiness of the vessel, if it occurred and was already evident before departure
- The insurer shall not pay for the insured for damage caused by the operation of the vessel to the crew members of the vessel, skipper.
- During races and regattas incl. preparatory races for them - can be insured

**LIMIT**

Maximum limit of indemnity for each and all insured events per insurance year for each individual insured:

- loss of life EUR 800 000
- damage to property EUR 400 000
- other damage to property EUR 40 000