

Παρακάτω μπορείς να βρεις τις καλύψεις που μπορούμε μεμονωμένα να επιλεγούν από πελάτες των εταιρειών ναύλωσης σκαφών . Όλα αυτά θα γίνονται μέσω ξεχωριστών ανά κάλυψη link επιτρέποντας στον πελάτη να επιλέξει , να πληρώσει και να εκτυπώσει το πιστοποιητικό του μαζί με τους όρους ασφάλισης .

Extended Professional Skipper Liability Insurance

The advanced professional skipper liability insurance covers the legal liability insurance of the policy holder as a professional skipper/guide of a yacht of up to 100 tons. The Coverage is 5.000.000,- EUR as a lump sum for personal injuries and property damage. The total sum for all insurance cases of a year is twice of sum insured

Co-insured is:

- Damage at the yacht operated in the case of proven gross negligence
- Liability claims among the total crew
- In the case of seizure at a foreign port securities up to 50.000,- EUR
- Claims of the owner for losses of charter revenues due to caused great damage at the yacht up to sum of 17.500,- EUR

The extended professional skipper liability insurance is subsidiary insurance, that means it comes into effect if the existing liability insurance does not cover the damage.

Deposit Insurance for Chartered Yachts

The phenomenon of forgetfulness occurs when you are sailing with your chartered yacht and your friends who even make the cruise special, on the waters of your dreams. It is the feeling of freedom which makes us forget that the chartered yacht is not our own.

And how quickly it can be happen? A sail breaks, the screw touches the ground or our holiday yacht gets a few scratches. Understandably, the yacht owner secures himself/herself against unpleasant surprises and charges a nominal fee, the deposit. If

he/she will find only the smallest damage after your return from the dream vacation, he will partly or fully retain this deposit. For this case you are well protected by a charter deposit insurance. Take advantage of our attractive deposit insurance for Skipper and Crew.

Details for the charter deposit insurance

- Insured is the partial or total retainment of the charter deposit by the charterer due to a loss or a damage at the yacht chartered negligently caused by the skipper or by the crew.
- The scope is **worldwide**
- An **annual coverage** from only **13 %** of the most expensive planned charter.
- A **cover for a voyage** from only **7 %** of the charter sum.
- The **regatta risk can be optional co-insured** for sailing yachts.

Simple pricing model

To determine the insurance premium for our charter deposit insurance only two information are necessary:

- Shall it be a cover for a voyage or an annual coverage?
- How much is the deposit sum? (for an annual coverage the most expensive planned deposit sum)

If the data are known you can just multiply the deposit sum with the following percentage and you will get the insurance premium.

	Cover for a cruise	Annual coverage
Deposit of up to 3.000 €	8%	15%
Deposit of more than 3.000 €	7%	13%
Minimum premium	75,- €	100,- €
Regatta risk	plus 15%	plus 15%

Sample calculation:

A voyage with a **deposit of 2.750 €** without regatta risk:

$$2.750,- € \times 0,08 = 220,- €$$

The insurance premium to be paid is 220,- €. If the regatta risk shall be included the following calculation is valid:

$$2.750,- € \times 0,08 \times 1,15 = 253,- €$$

The insurance premium for the charter deposit insurance **including regatta risk** would be **253,- €** for a voyage.

A voyage with a deposit of 900 € without regatta risk:

$$900,- € \times 0,08 = 72,- €$$

The calculated premium is **below the minimum premium**. That's why the premium is 75,- €.

Travel Cancellation Expenses Insurance

With the travel cancellation expenses insurance the **travel cancellation costs** and the **costs for a travel termination** of a cruise are insured for all named persons participating in the cruise. The insurance period is from the beginning of the insurance till the end of the journey. The arrival and the departure as well as eventual additional bookings (hotel accommodations by the arrival and/or departure) can be **co-insured on request**. In this way you can insure yourself as a skipper as well as your crew if you or your crew members cannot take place in the cruise booked or if you have to cancel the cruise due to , for example, **severe accidental injuries, severe illness, inoculation incompatibility or pregnancy**.

Our travel cancellation expenses insurance does not only come into effect if your health is restricted. Unforeseen events which make a travel termination necessary just as, for example, **fire and a break-in** in your apartment are also covered.

Not least your working life is also been considered. In this way you have the possibility to withdraw from the journey in the case of a **termination of the employment** as well as if you **start a new employment**.

Simply calculate the insurance premium

The insurance premium of our **charter travel cancellation expenses insurance** is **only 4 % of the voyage costs**. Should you have booked a voyage for, for example, 3.500 Euro the insurance premium to be paid for the charter travel cancellation expenses insurance is 140,- € ($3.500 \text{ €} \times 0,04 = 140,- \text{ €}$)

Charter Price Contingency Insurance

Neither the yacht chartered, nor the replacement yacht is being provided by the charterer at the time agreed. The **assertion of the re-payment** of the charter price already paid is unenforceable due to **insolvency of the middlemen charter agency or charter base** and the claim is cancelled. This are all insurance cases in which the **charter price contingency insurance comes into effect** and tries to lower the damage and to finally turns your cruise to a happy end.

In the case of insolvency of the middlemen charter agency we will reimburse the charter price collected and not transferred or reimbursed by the charter agency. In the case of insolvency of the charter agency the charter price contingency insurance reimburses the collected and not reimbursed charter price.

Additionally higher costs for flights and higher charter costs when changing the booking **are reimbursed up to a sum of 1.500 € per cruise**.

A low insurance premium

The insurance premium for the **charter price contingency insurance is only 2,1 % of the voyage costs**. Therefore, for a charter price of 3.500 Euro the charter price contingency insurance only costs 73,50 € ($3.500 \text{ €} \times 0,021 = 73,50 \text{ €}$).

Extended Third-Party Insurance for private Skippers

As a skipper of a foreign yacht you will be shown the greatest confidence by the crew and the yacht owner. Both, your competence as well as your sense of responsibility are the prerequisite for the job.

While others relax and enjoy the cruise, you must always be concentrated or remain witted. Cool-headed you need to make quick decisions in precarious situations, which can also end up determined in many situations.

The lake has sometimes its own laws, but also human errors by third parties can not be influenced by the responsible skipper.

Boats usually have liability insurances. Nevertheless, it often happens that a yacht liability or comprehensive insurance does not pay in certain cases or are inadequate amounts of coverage or the scope of the contract. To be on the safe side, we recommend that you take an extended skipper liability insurance from the group of EIS charter insurance. From our own experience we know what the skipper and his crew in the worst case can come during the charter trips.

Co-insured risks by the extended skipper third-liability insurance

Additionally to the **personel, legal liability insurance of the responsible skipper and crew** especially the further risks are co-insured:

- the legal liability insurance for the **towing of water-skiers**
- the usage of dinghies with up to 20 PS
- **Damage at the yacht chartered due to gross negligence** by the policy holder
- **Security payment up to 50.000 EUR** per insurance year in case of seizure of the yacht in a foreign harbour

Clear price model

The costs due for the extended third-party-insurance are structured and very cheap for the coverage content included. Three criterias lead to the respective boat charge:

- Type of boat (Sail- oder Motorboat)
- Length of boat (<=10m or >10m)
- Insurance sum desired (3.000.000 € or 6.000.000 €)

	Sailing yachts		Motor- & Sailing yachts	
	3.000.000 €	6.000.000 €	3.000.000 €	6.000.000 €
up to 10m lengths	65,- €	77,- €	72,- €	88,- €
more than 10m lengths	90,- €	110,- €	115,- €	130,- €

Examples of the advanced skipper liability insurance from our skipper & crew insurance package

Already a few examples illustrate why each skipper should have an extended skipper liability insurance.

Liability claims of third parties on the yacht liability coverage beyond

While arriving in the marina of Marmaris the skipper overlooks another incoming yacht, a collision occurs. The liability insurance sum of the charter yacht is not enough to pay for the damage caused to the stricken yacht.

This coverage gap is closed by our extended skipper liability insurance - people and property losses up to 3.000.000 EUR or 6.000.000 EUR and financial losses up to 100.000 EUR are covered.

Should the yacht be placed after such a loss event in the foreign port to the chain, "according to a required security deposit of up to 50.000 EUR automatically covered under our enhanced skipper liability insurance.

Claims of your crew with each other

While on a cruise around Mallorca the charter yacht capsizes in a storm. A crew member can not be saved. Meanwhile, relatives sue the skipper because he supposedly failed to notice shallows. The Yacht Liability insurance does not cover the claims of the crew against the skipper.

Again, within the context of the contract our crew insurance extended skipper liability insurance with personal injury, property injury and property damage (over 150 EUR) to 2.000.000 EUR, unless they are caused by a fault of another crew member or the skipper.

Damage caused by gross negligence of the skipper

GENERAL COVER INSURANCE BROKERS

The yacht insurance refuses to pay the damage to the chartered yacht due to gross negligence. The owner requires you to compensation for such damage .

Such damage events are under an officially proven gross negligence of the insured up to the sum of 550.000 EUR covered under our charter insurance EIS advanced skipper Liability insurance with a deductible of 2.500 EUR after deposit.

If a fixed return result Charter must be canceled by a debt from you harm, because the yacht is not timely from the boatyard, the proven loss of charter expanded our EIS charter insurance skipper liability insurance up to 20.000 EUR insured, where the first three day charter failure go as deductible at your expense.

Our expanded skipper liability insurance covers as your contractor the charges against you claims and wards off false claims.

Protect yourself and your co-insured crew members before incalculable risks through our Charter Insurance Advanced skipper liability insurance.

The extended Skipper's liability insurance has a term of one year , which is automatically renewed upon application. During the policy year there is coverage for ship tours / chartering up to a total of six weeks , which need not appear before. On request, the insurance coverage can also be extended for longer journey time

Skipper & Crew Package

Our Skipper & Crew insurance packages Basic, Top and Platinum we offer a Extended Third-Party insurance for Skippers, a deposit insurance for chartered yachts, a travel cancellation insurance and exclusively in Platinum package a travel health insurance and accident insurance at excellent conditions. The insurance packages are in the power of the insurance cover for a continuous charter trip of up to 6 weeks for the skipper and crew a maximum of 9 Members limited. The other benefits are already designated services individual insurance equal.

Please choose a package:

deductible* incl. deductible without deductible

Basic	270.00€	320.00€
Top	355.00€	420.00€
Platinum	490.00€	580.00€