Navigation:

Worldwide Excluding War Zones as may be published periodically by Lloyd's.

Excluding named/numbered windstorm cover south of 37 degrees North Latitude and north of 12 degrees 40 minutes North Latitude.

Conditions:

Hull & Machinery Limits: **$300,000 - $ 5,000,000**

Third Party Liability: **$3,000,000**

Medical: **$30,000**. Uninsured Boaters: **$1,000,000**

Personal Effects: **$50,000**, Max **$1,000** per item

  *Conditions are on an agreed value basis with no depreciation scale.

  *Wind options available, based on the risk criteria. Larger yachts to move away from approaching storms.

  *Form (s) – either Institute Yacht Clauses or American Yacht Form

Exclusions:

Houseboats • Liquor Liability • Racing • Vessels over 25 years old (unless otherwise agreed) Commercial fishing vessels • Dive Operations • Skipper charter with twelve or more passengers • Any assured with two fault claims in last five years (unless otherwise agreed) • Performance vessels over 60 knots • Cigarette Boats • Towing of Tender • Trimarans, Wooden Hulls • Bareboat Charters • Day Charters • Fishing Charters • Triple Screw Yachts • Loss of Charter Hire

Survey:

Full condition and valuation in water or out of water must be carried out by SAMS/NAMS affiliated surveyor unless otherwise agreed. Vessels under five years Do Not require a survey. Vessel over five years will require a survey every five years.

Program Benefits:

• Comprehensive coverage for both private owners and commercial marine business.
• Specialist Underwriting unit who offer flexible options that are competitively priced.
• Consistent and responsive service.
• Worldwide coverage options available upon request.

Security: Lloyd's

A+	**AA-**	**A**	**AA-**
(Strong), Standard & Poor's	(Very Strong), Fitch Ratings	(Excellent), A.M. Best	Kroll Bond Rating Agency

For non-US owners, please call to discuss the Latin America, Caribbean & Europa program.