



Hamburger Yacht-Versicherung
 Hamburg Yacht Insurance
 Schomacker Versicherungsmakler GmbH

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- Insurance Options at a click
- In Case of Damage or Loss
- Contact
- News
- Our philosophy
- Request a Quote

Navigator

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Information for:

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 - Hull Insurance
 - Third Party Liability
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- Chartercrews
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- In Case of Damage or Loss
- News

Extras

We offer more:

**EXAMINE
 YOUR
 YACHT INSURANCE**

Our answer is YES – what about your insurance?

- | | | Yes | No |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
| ■ Calculation of sum insured | | | |
| 1 | Is your sum insured covered as an Agreed Fixed Value – without any deductions such as "Value as new" – "Amount of purchase"- "Value as is"? | <input type="checkbox"/> | <input type="checkbox"/> |
| 2 | Is the Agreed Fixed Value part of the contract without any temporary restriction– during the entire period of your insurance contract? | <input type="checkbox"/> | <input type="checkbox"/> |
| 3 | Is the objection of underinsurance impossible? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4 | Are any costs of keeping damages as low as possible (e.g. salvage off sea) covered to the full amount? | <input type="checkbox"/> | <input type="checkbox"/> |
| 5 | Are cost of wreck removal covered up to 100% in addition to the sum insured? | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Coverage | | | |
| 6 | Many yacht insurances list up specific risks (e.g. fire, lightning, explosion, grounding, breakage of rig etc.). Does your contract include an All-Risks-Coverage) | <input type="checkbox"/> | <input type="checkbox"/> |
| 7 | Is exceeding of the agreed sailing area automatically included? | <input type="checkbox"/> | <input type="checkbox"/> |
| 8 | Is the time of winter quarter, shipyard or repair including transportation to and from winter quarter, taking to shore and to water (slipping, craning etc.) part of coverage? | <input type="checkbox"/> | <input type="checkbox"/> |
| 9 | Is the entire loose and attached nautical equipment part of coverage? | <input type="checkbox"/> | <input type="checkbox"/> |
| 10 | Is the inventory, equipment, accessories covered if left outside the yacht in a locked room (e.g. in your house) and not only on board your yacht? | <input type="checkbox"/> | <input type="checkbox"/> |
| 11 | May trailer and winter bearing hangers be included in the contract? | <input type="checkbox"/> | <input type="checkbox"/> |
| 12 | Are damages insured such as short-circuit, excess voltage, breaking of glass, bites of martens, or a pair of binoculars falling from the heeling yacht? | <input type="checkbox"/> | <input type="checkbox"/> |
| 13 | Is tearing of sails insured – even without a storm? | <input type="checkbox"/> | <input type="checkbox"/> |
| 14 | Are damages covered caused by people striking, riots, disturbances of any kind, breach of public peace, looting? | <input type="checkbox"/> | <input type="checkbox"/> |
| 15 | Is the risks of racing automatically included? | <input type="checkbox"/> | <input type="checkbox"/> |
| 16 | Are expenses for accommodation or expenses for returning to the home port covered in case of a hull damage claim? | <input type="checkbox"/> | <input type="checkbox"/> |
| 17 | Are fastened equipment stored on deck or dinghies covered against theft? | <input type="checkbox"/> | <input type="checkbox"/> |
| ■ Discounts | | | |
| 18 | Does your contract include a No-Claims-Bonus up to 40%? | <input type="checkbox"/> | <input type="checkbox"/> |
| 19 | Can you keep your No-Claims-Bonus in case of a claim after five years of insurance without any previous claims? | <input type="checkbox"/> | <input type="checkbox"/> |
| 20 | Is your deductible reduced by half in case of hull damage after six years without any claims? | <input type="checkbox"/> | <input type="checkbox"/> |
| 21 | Is there no deduction of your No-Claims-Bonus in damages caused by lightning or fire caused by a third party? | <input type="checkbox"/> | <input type="checkbox"/> |
| 22 | Is there no deductible in case of damages such as total loss, lightning, damages on personal effects, as well as fire caused by a third party? | <input type="checkbox"/> | <input type="checkbox"/> |

All our clients tick YES as an answer!

We did not convince you yet? >>> Here are some more questions!
 In case you had to tick just one NO please contact us to request your quote!

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Part 2

Our answer is YES – what about your insurance?

- **small print**
- 23 Are damages settled without any deductions "new for old"? Yes No
- 24 Can you be sure to have no clauses like "sea incapability", "sufficient crew" etc. agreed upon in your insurance contract? Yes No
- 25 In case of total loss, is only the actual amount of purchase of the remaining yacht deducted from the insurance sum? Yes No
- 26 Are damages following up construction or material failures covered? Yes No
- 27 Are damages resulting from regular wear and tear excluding the directly concerned part covered? Yes No
- **Coverage third party liability**
- 28 Does your insurance contract include an exceeded water damage coverage – even if caused by an act of God (e.g. storm)? Yes No
- 29 Are claims of crew covered, if skipper or helmsman cause a damage to someone? Are claims among members of crew covered? Yes No
- 30 Are dinghies with outboard engine (up to 20HP) covered free of charge? Yes No
- 31 Is the coverage for personal injuries fully available, even if the damage affects only one person? Yes No
- 32 Does your insurance cover pollution of soil as a result of fire damages caused by a third party? Yes No
- 33 Are rental and financial claims covered? Yes No
- 34 Are claims on rented water and electric devices on jetties in a marina covered? Yes No
- 35 Does your insurance defends you against invalid claims? Yes No
- **Help worldwide**
- 36 In case of a claim, are independent surveyors available – world wide? Yes No
- 37 Is a bail for seizure of your yacht in foreign ports covered? Yes No
- 38 Does your insurance cover claims, if you offer help so someone in distress at sea, and your yacht is damaged? Yes No
- 39 Does your insurance cover claims of a third party that you cause for example whilst using a yacht of a friend (free of charge)? Yes No

All our clients tick YES as an answer!

In case you had to tick just one NO please contact us to **request your quote!**

IMPRESSUM | CONTACT | MAP

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Navigator

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