

OUR MOTOR COVERAGE OPTIONS



ADVANTAGES	PANTAENIUS MOTOR BOAT COVER	PANTAENIUS MOTOR YACHT COVER PLUS
Agreed Fixed Value hull policy, with a fixed sum insured that cannot be challenged or "averaged" in the event of a total loss claim	✓	✓
12 month in commission policy with no enforced lay up period or added cost for year round cover	✓	✓
24 hour, 365 days per year emergency claims helpline operated by our own in house staff with no use of outsourced call centres	✓	✓
Premium payable by instalments with no instalment fees or interest charges	✓	✓
Policy without administration fees for mid term changes or cancellation charges	✓	✓
Third Party Liability policy limit	£5 million or £9 million	£9 million
Third Party Liability policy extended to cover the policyholder when skippering a borrowed or chartered motor boat or motor yacht	✓	✓
Excess free claims for <ul style="list-style-type: none"> • total loss • being hit whilst berthed / anchored • inspection after grounding • salvage and wreck removal • sue and labour costs • emergency towage and assistance costs • emergency accommodation costs 	✓	✓
Cover for mechanical breakdown of engines and machinery up to 5 years of age with only the failed part excluded	✓ (up to £20,000.00 any one engine or item of machinery)	✓
Cover for damage to engines and machinery caused by misfuelling or by contaminated fuel	✓ (up to £20,000.00 any one engine or item of machinery)	✓
Cover for loss of or damage to fuel	✓ (up to £20,000.00 any one incident)	✓
Cover for loss or damage resulting from latent defect, with only the failed part excluded	✓	✓

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Cover for loss or damage resulting from wear and tear, with only the failed part excluded	×	✓
Cover for loss or damage resulting from corrosion or electrolysis, with only the failed part excluded	×	✓
A policy without exclusions for loss or damage resulting from unseaworthiness, lack of maintenance or gradual deterioration	×	✓
Excess free claims for: <ul style="list-style-type: none"> • fire • theft following violent and forcible entry 	×	✓
New For Old Cover	Up to 3 years	Up to 10 years
Level of New for Old deduction (the deduction does not apply to labour, or to the basic hull, deck or rudder structures)	30% (from parts and materials aged over 3 years)	30% (from parts and materials aged over 10 years)
Option to purchase additional cover to buy out of the New For Old deduction?	×	✓
Option to purchase extended cover for mechanical breakdown of engines and machinery up to 10 years of age with only the failed part excluded	×	✓
Optional additional War, Strike and Confiscation cover available?	×	✓
Contingent cover included as standard for no additional cost when the insured motor yacht is carried as cargo by sea (provided you have purchased relevant marine cargo insurance)	×	✓
Cover included as standard for the insured property during transit worldwide?	×	✓
Cover for emergency assistance and towage included as standard	Up to £5,000.00	Up to £10,000.00
Cover for emergency accommodation abroad included as standard	£50.00 per person per night, max £1,000.00	£100.00 per person per night, max £2,000.00
Cover for personal effects included as standard	2% of Agreed Fixed Value or £2,500.00 whichever the lower.	2% of Agreed Fixed Value or £5,000.00 whichever the lower.