

# OUR SAILING COVERAGE OPTIONS



ADVANTAGES	PANTAENIUS SAILING BOAT COVER	PANTAENIUS SAILING 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 sailing boat or sailing yacht	✓	✓
Excess free claims for <ul style="list-style-type: none"> <li>• total loss</li> <li>• being hit whilst berthed / anchored</li> <li>• inspection after grounding</li> <li>• salvage and wreck removal</li> <li>• sue and labour costs</li> <li>• emergency towage and assistance costs</li> <li>• emergency accommodation costs</li> </ul>	✓	✓
Main engine breakdown cover for engines up to 5 years of age, up to £20,000.00 any one engine with only the failed part excluded	✓	✓
Cover for loss or damage resulting from latent defect, with only the failed part excluded	✓	✓
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	✗	✓

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ADVANTAGES	PANTAENIUS SAILING BOAT COVER	PANTAENIUS SAILING YACHT COVER PLUS
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"> <li>• fire</li> <li>• theft following violent and forcible entry</li> </ul>	✗	✓
Cover for racing	✗ (unless noted and agreed for an additional premium)	✓ (local club racing on a crewed basis is covered as standard for monohulls, competitive racing and regattas can be covered, if noted and agreed for an additional premium)
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 upgrade to include machinery, misfuelling and loss of fuel cover and to purchase extended cover for mechanical breakdown of main engines 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 sailing 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.