

# PRIME PDS CHANGES FOR 2026

Update	2023 PDS	2026 PDS
Addition of Exclusion A.4.8.8, page 16.		8.8 the Vessel not being designed and constructed in accordance with the ISO standard (A(Ocean), B(Offshore), C (Inshore) or D (Sheltered Waters)) appropriate for the subject voyage or use.
Addition of Exclusion A.4.26, page 17.		26. Loss or damaged directly or indirectly caused by infestation, vermin, rats, rodents, termites, beetles, woodworm, crustations or birds.
Amended wording of Exclusion A.4.1, page 15.	1. Any loss or damage directly or indirectly caused by osmosis, blistering, fibreglass or surface coat blistering, electrolysis, rust, corrosion, oxidation, rot, fungus, mould, <b>infestation</b> , change of temperature or humidity, gradual deterioration, delamination, marine growth or inherent vice;	1. Any loss or damage directly or indirectly caused by osmosis, blistering, fibreglass or surface coat blistering, electrolysis, rust, corrosion, oxidation, rot, fungus, mould, change of temperature or humidity, gradual deterioration, delamination, marine growth or inherent vice;
Amended wording of Exclusion A.4.8.5, page 16.	8.5. lack of fully operational bilge pump, float switch, bilge system whether arising due to lack of battery power, blockage, breakdown or otherwise;	8.5. lack of <b>adequately sized, sufficient number of</b> or fully operational bilge pumps, float switches, bilge system whether arising due to lack of battery power, blockage, breakdown or otherwise;
Addition of Clause D.6.3, page 28.		6.3 For Vessels that are catamarans or trimarans participating in a race of any length or type, there is no cover under this Insurance for loss, damage, liability, salvage or wreck removal, death, injury, claim or expense arising directly or indirectly or associated with a capsized.
Amended wording of Clause A.3.3, second paragraph, page 13.	We will not pay the cost of coating any undamaged area or surface for the purpose of colour matching or creating a uniform finish.	We will not pay the cost of coating any undamaged area or surface, <b>or replacing any undamaged part, fixture, fitting or material</b> for the purpose of colour matching or creating a uniform finish <b>or appearance</b> .
Amended wording of Clause A.3.4, fifth paragraph, page 14.	The deduction will not be applied to labour costs, or to the repair of the <b>basic Hull</b> and deck structures of the Vessel.	The deduction will not be applied to labour costs, or to the repair of the <b>hull</b> and deck structures of the Vessel <b>but will be applied to any removable parts, fixtures, fittings or material which fall within the age categories described above</b> .
Amended wording of Clause A.3.5.1, second paragraph, page 14.	The Deductibles specified in the Schedule will apply to each claim except that a Deductible will not apply in respect of a Total Loss or Constructive Total Loss of the entire Vessel under Section A§3.2 (subject to the 50% deductible at A§3.5.1 above).	The Deductibles specified in the Schedule will apply to each claim except that a Deductible will not apply in respect of a Total Loss or Constructive Total Loss of the entire Vessel under Section A§3.2 (subject to the 50% deductible at A§3.5.1 above). <b>Section A§2 deductibles including salvage and wreck removal deductibles will continue to be payable in the event of a Total Loss or Constructive Total Loss.</b>