

# ALL-ROUND PROTECTION FOR YOUR SAILING BOAT OR MOTOR YACHT





## ONLY AVAILABLE AT PANTAENIUS



Europe's leading  
specialist for boat  
and yacht insurance



No call centre:  
24-hour availability in  
case of emergency



Service excellence  
provided by true  
watersport enthusiasts



Worldwide network

**HOW IMPORTANT TO YOU IS  
THE REASSURING FEELING ...**



### **... of really being understood?**

At Pantaenius, you talk to insurance experts from the yachting industry, not just with an anonymous call centre. This means we understand the needs of sailors and motorboat owners. We do not just give you the best advice; we also give lots of tips on damage prevention, safety, winter storage and much more.

### **... of being covered by the most popular yacht insurance provider?**

More than 100,000 owners already place their trust in our yacht insurance. Become a Pantaenius customer and you too can benefit from the most trustworthy insurance solutions on the market. Understandable, fair and transparent conditions make it easy to decide what is right for you, with us there are no stumbling blocks.

### **... of having insurance coverage that matches your individual requirements?**

Just as your boat or yacht is individual, so are your requirements for the insurance cover. Together, we will find the solution that fits your needs. Whether you want to protect yourself against partial damage or a total loss, or perhaps you are looking for extended insurance cover for your machinery, with Pantaenius you are always on the safe side.

### **... of never being alone in an emergency?**

We are there for you when you need us. In the event of an emergency, you can contact our claims experts around the clock. We are there to support you with advice, expertise and a network of 35,000 contacts all over the world. In serious cases, we will take immediate action to minimise any damage.

### **... of saving hard cash?**

As a yacht insurance provider with decades of experience, we have an incomparable market overview when it comes to the valuation of sailing yachts and motor boats. We offer favourable rates for members of many watersports associations, for numerous vessel types and selected sailing areas. With us, you can save hard cash.



# HULL INSURANCE – YOUR ADVANTAGES



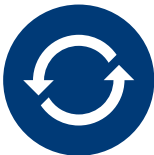
## **Reliable all-round protection against all risks**

All risks to which the insured boat or yacht is exposed during the term of the insurance are covered. Including damages resulting from theft, fire, acts of God, sinking, grounding, collision or piracy.



## **Agreed Fixed Value**

We will agree a fixed insurance sum with you, which will be reimbursed in the event of total loss without any deduction for actual cash value, so that you are able to afford an equivalent vessel.



## **New for old**

If your vessel is damaged and needs new parts for repairs, partial damage without deduction for actual cash value will be covered, up to the agreed insurance sum.



## **No deductible for you**

No deductible will be charged in the event of total loss, burglary, transport damage, fire, damage to personal effects and many other events.



## **Salvage? No problem!**

Unlimited costs are covered without deductible in the event of salvage or wreck removal.



## **Trailer and cradle**

These are insured if permanently belonging to the vessel.



## **Fast breakdown assistance**

Costs for assistance in an emergency, e.g. towing to the nearest shipyard or delivery of fuel and replacement parts, are covered up to a total of EUR 10,000.



### **Transport and storage**

Land and river transport of your yacht is covered, as are slipway and crane procedures, winter storage and shipyard and repair stays.



### **Inspection costs included**

If you have grounded your vessel, the necessary inspection costs are covered without excess, irrespective of whether any damage is established.



### **Construction and material errors**

Consequential damages resulting from construction or material defects, as well as wear and tear resulting from normal use, are fully covered in the event of an insured peril. Only the damage to the directly affected part is excluded.



### **Accommodation and return journey costs**

Necessary accommodation and return journey costs for the skipper, crew and guests, shall be reimbursed up to a sum of EUR 5,000, if the yacht is uninhabitable during a journey as the result of an insured event.



### **Gross negligence**

The objection of gross negligence for claims with a total value up to EUR 10,000 will not apply.

## **OPTIONAL: MOTOR PROTECTION PLUS**



### **Machinery**

Extended insurance cover especially for your machinery (up to ten years of age) against all damages resulting from material, construction and even operating errors.



### **Misfuelled – What now?**

Even incorrect refuelling is covered by Motor Protection Plus. The cover also includes the pumping out and disposal, the cleaning of the fuelling system and the replacement of the fuel.



# LIABILITY INSURANCE – YOUR ADVANTAGES



## Reliable all-round protection

Personal injury, as well as material and financial damage, are covered. This also applies to claims by crew members, for example against the skipper or against other crew members.



## Rescue system triggered? Don't worry!

If you accidentally trigger one of your rescue systems, e.g. EPIRB or DSC, the resulting search and assistance costs will be reimbursed.



## Nothing to gain from the other party?

If a third party is guilty of damaging your vessel, but you cannot recover any costs, e.g. due to the other party's insolvency, our liability conditions cover this.



## Pure regatta fun

Our yacht liability insurance covers regatta risks as standard.



## Protection for the skipper

With our yacht liability conditions, you are also automatically insured as skipper of a hired or chartered motorboat or sailing yacht.



## Additional sports equipment

Damage arising from the use of dinghies and watersports equipment belonging to the vessel is also insured.



## Water pollution

Damage arising, for example, from water contamination, including groundwater, is covered.

# PERSONAL ACCIDENT INSURANCE – YOUR ADVANTAGES



## **Cover for watersports activities**

Insurance cover is provided in cases of death or invalidity resulting from watersports activities, including a number of aspects that are not covered by general accident insurance.



## **Search and rescue**

Search, maritime rescue and ambulance service costs are covered up to EUR 50,000.



## **Emergency treatment while abroad**

Costs for emergency medical treatment abroad are covered up to EUR 50,000 within Europe and up to EUR 100,000 outside Europe.



## **Return transportation**

Necessary transportation costs for returning yachts following an accident are covered up to EUR 10,000.



## **Cover for skipper, crew and guests**

Skipper, crew and guests are insured for private use of the yacht, dinghies and watersports equipment, including during regattas, onshore stays of up to 48 hours, charters, work during winter storage, and slipway and crane procedures.



## PANTAENIUS IN YOUR AREA

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Personal advice and  
individual quotes

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### **Pantaenius Spain S.L.**

Commercial registry of Palma de Mallorca, Tomo 2184, Folio 76, Hoja PM-53228, Inscripción I  
Managing Directors: Daniel Baum, Imme Schmidts

### **Agent Information**

Pantaenius Spain S.L. is registered as underwriting agent according to Spanish law at the following authority: Dirección General de Seguros y Fondos de Pensiones (DGSFP) in Madrid, file number AS-64. Professional indemnity insurance subscribed with AXA Versicherung AG.



**pantaenius.es**