

## BASIC PACKAGE

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*Forfeiture of the security deposit when chartering a recreational vessel*

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### WHO IS THE INSURED

Insured (charterer of the vessel)  
Skipper  
Vessel crew

- Only EU citizens can become insured

### WHAT IS INSURED

Partial or total forfeiture of the deposit in favour of the charterer as a result of destruction or damage to the chartered recreational vessel caused by the negligence of the insured skipper or crew.

*The insurance cover also includes:*

- Additional boat including outboard motor
- Gelcoat
- Basic sails (including careless handling, tearing due to sudden gusts of wind, etc.)
- Loss or other damage to the "winch"

### BASIC EXCLUSIONS (WHAT IS NOT INSURED)

Injury caused intentionally by the insured, skipper or crew of the vessel

- Injury resulting from the consumption of alcohol or the administration of narcotic or psychotropic substances
- Damage incurred while the vessel was being skippered by a person who was not authorised to do so by a document of competence issued in accordance with the applicable legislation (i.e. a vessel without a skipper)
- Injury incurred during races and regattas incl. preparatory races for them – can be insured
- Any financial damages (e.g. seizure of the boat due to violation of laws, late return of the boat)
- The insurance does not cover areas of countries subject to sanctions restrictions in accordance with <https://www.sanctionsmap.eu/#/main>
- It also does not cover damage caused by the insured, skipper or crew of the vessel if these persons are subject to sanction restrictions.

## EXTRA PACKAGE

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*Liability insurance*

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**WHO IS THE INSURED**

Insured (charterer of the vessel)  
Skipper  
Vessel crew

- Only EU citizens can become insured

**WHAT IS INSURED**

The insured's obligation to compensate for damage caused by the operation of a recreational vessel used for sport and recreation.

*The scope of insurance coverage also includes:*

- Gross negligence
- Consequential financial loss to a third party
- Personal injury caused to a third party

For the insured who is a skipper, the insurance also covers damage caused by the operation of the vessel to crew members. However, this does not apply to a hired skipper if the skipper is continuously working as a skipper for financial compensation.

**BASIC EXCLUSIONS (WHAT IS NOT INSURED):**

This is not comprehensive skipper's liability insurance, his liability is very broad.

The insurance does not cover damage caused by the insured to the hired vessel.

The insurance does not cover damage or injury caused by:

- On the environment
- Intentionally by the insured, skipper or crew of the vessel
- As a result of alcohol consumption or administration of narcotic or psychotropic substances by the insured, skipper or crew of the vessel
- In connection with extraordinary events (e.g. war, rebellion, nationalisation, confiscation, terrorist acts, etc.)
- In case the vessel is skippered by a person without a relevant authorisation, evidenced by a generally recognised qualification document (i.e. a vessel without a skipper)
- When sailing in an area for which the vessel has not been approved (by entry in the certificate of registry or for which the insured is not authorised)
- In case of unseaworthiness of the vessel, if it occurred and was already evident before departure
- During races and regattas incl. preparatory races for them - can be insured

**LIMIT**

Maximum limit of indemnity for each and all insured events per insurance year for each individual insured:

- loss of life EUR 1 000 000
- damage to property EUR 500 000
- other damage to property EUR 50 000