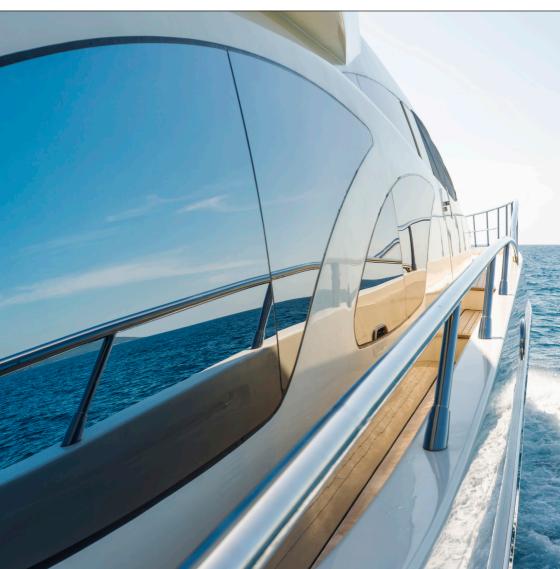
# YACHTSURE YACHTSURE24



# Yachtsure and Yachtsure24

Insurance for Yachtsmen by Yachtsmen – over 100 years of collective experience



Hiscox MGA insure some of the largest and most recognisable megayachts in the world and we are known globally for our professionalism, integrity, innovation and service. Hiscox MGA has the knowledge, expertise, innovation and commitment to deliver. Our specialist teams provide insurance across a range of business lines.

# Yachtsure

We offer physical damage, war and liability coverage (including P&I) for all types of vessels whether you are sailing the Mediterranean, the Pacific or cruising the world. This product is for owner operators or vessels with a small number of professional crew. We have immediate capacity to insure vessels in excess of \$200,000,000 any one risk.

Our worldwide network of specialist surveyors, adjusters and lawyers has been built up over many years. Both brokers and insurers utilise our expertise, we provide underwriting knowledge, capacity and facultative reinsurance support on a global basis. We can offer a broad variety of policy wordings – both in English and French – including our own plain language wording that clearly sets out both the owners and the insurer's responsibilities.

# Yachtsure24

This product is for the larger yachts, 24 metres and above, and includes an enhanced accident and response service designed for owners, masters and professional managers. This unique bespoke service is available seven days a week, 24 hours a day and gives you direct access to a marine specialist for accident response, advice and technical support services as well as non claims related issues that can occur on vessels of this size.

Owners also benefit from our risk management survey programme which independently evaluates the major risks, safety, crew training and emergency procedures onboard and seeks to establish the highest levels of competency and safety onboard.

# Crew personal accident

We offer personal accident and medical expenses coverage for professional crew on a 24-hour basis which can be extended to include the owner, his family and guests.

# P&I (protection and indemnity)

Protection and indemnity insurance, commonly known as P&I, is insurance in respect of third-party liabilities and expenses arising out of the ownership or operation of the yacht. The P&I facility is underwritten by The Shipowners' Mutual Protection and Indemnity Association (Luxembourg). The standard policy limit is \$500 million.



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# Yacht owners' liability to employed crew

Owners of British flag (Red Ensign) yachts have a mandatory requirement to provide employers' liability coverage for their professional crew. We have developed a product that is suited to the owners needs. The policy provides coverage to comply with owner's obligations under The Merchant Shipping Act. We can also provide coverage for European flagged yachts on a similar basis.

### Cargo - shipments for yachts and equipment

We are able to provide full cargo transit coverage either by road, rail, sea or air for the vessel, masts, containers of equipment and tenders.

### Contact us

To find our more information, or to discuss your requirements, please contact:

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