



The Essentials in Brief ...

Explanations for the Bavaria Yacht Comprehensive Conditions



Object Insured

Cover extends not only to the ship itself and all its accessories, but also to the complete nautical equipment such as GPS, auto-pilot, all technical facilities, sail, tarpaulin, even the binoculars as well as the radio are included free of extra premiums.

Personal effects are automatically covered as well up to 2 % of the total insurance amount (maximum, however, up to Euros 3.000) automatically.

All Risk Cover

Frequently, co-competitors offer just a single risk cover, where all insured risks are listed individually. The hitch in such a deal: Everything that is not listed in the conditions is not insured. How can you be sure that a single risk cover lists all the risks you want to be covered against?

With BAVARIA, all risks cover is (except for the engine and the trailer) expressly every nautical risk even if not listed separately in the conditions.

All risks cover, however, means, in particular, a reversal of the burden of proof, i.e. in the case of single risk cover you have to prove that your claim falls into the category of the risks insured - with all the consequences (costs of experts etc.). An all risks cover, however, requires that the insurer proves to you that your claim is not included in the all risks cover. A very essential advantage for you.

Rescue and Wreck Disposal Costs

Where rescue and/or disposal is required, the resulting costs of up to 1 million Euros above the insured sum are covered.

Transport

The transport risk is covered, no matter whether on the trailer, with a transport company or your own keel.

Regatta Risk

Our company management and the staff are active motor-boat drivers and sailors themselves. Hence the regatta risk is covered free of premiums.

No Claims Bonus

You have been insured with us for five years and have not had a claim: If so, we will cut your excess amount in half, if a claim occurs.

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Discount Saver

After four claim-free BAVARIA years, there will not be a downgrading of your no-claim bonus, if a claim occurs.

Our Claims Department

In a claim you will not be passed on to some employee in an insurance company whom you do not know. We will process your claim in our own claims department and ensure rapid settlement. We will assume the claims processing right from the start and shall be pleased to take work off you. In this way we remain your contact, particularly when it is crucial.

You Would Like to Compare Our Services?

You Should Pay Attention to the Following...



Storm Damage Is Included

Many do not know this fact: „Storm“ in the legal insurance sense exists only from wind force 8! The BAVARIA all risks cover insures such claims regardless of the wind force.

No exclusion of

Paint, Scratch and Scrape Damage

Some strong wind, the boat of your berth neighbour hits against your boat a couple of times and suddenly it has happened. The removal of swiping damage can cost as much as several thousand Euros quickly. You will be left sitting on the costs if „paint, scratching and swiping damage“ is excluded. Such a clause does not belong in a good comprehensive insurance package.

No exclusion of

Damages resulting from Repairs or Processing

Two examples: The impregnating agent was unsuitable for the treatment of the tarpaulin, the blue tarpaulin stains the teak deck or the white leather upholstery. To carry out repairs, the mast has to be turned over and, in the process, falls down. Every boat owner knows that this can become very expensive. Hence damage resulting from „repair or processing“ should never be excluded.

No exclusion of

Damage due to Initial Unfitness for Sailing and Unseaworthiness

You bought your boat second-hand. What you did not know: A stuffing box or rubber bellow is not watertight, water penetrates and the boat sinks. Where „damage caused by initial unfitness to sail“ is excluded from the insurance, the insurance company may refuse to cover

the damage in such cases. You will not find such a clause with BAVARIA.

No exclusion of damage for

Violation of Official Regulations

Do you know all the official regulations you have to comply with, for example, when you are in another country with your boat? With such a clause you risk your insurance cover, if you violate any provision, even if the violation does not necessarily have anything to do with the damage. In the BAVARIA conditions you will not find such a clause.

No exclusion of

Damage Caused by Fault Maintenance

You will maintain and care for your boat to the best of your knowledge. But if a claim occurs in this respect, would you subject yourself to the assessment of the insurer? According to this clause you might be required to present the maintenance bills of the past 20 years. Again, you will not find such a clause in the BAVARIA conditions.

We are at your disposal at all times:

Bavaria AG

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