



yacht  
club

by  
Steamship  
Mutual



Yacht Liability Cover

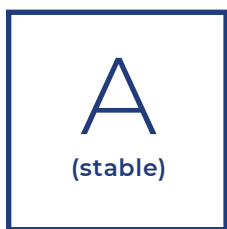
# Key Features

- ❑ Fixed premium
- ❑ Limit up to US\$1 billion per event
- ❑ MLC compliant coverage
- ❑ Cover for the Yacht Owner's immediate family, guests and crew
- ❑ Protection also available for Charterers and Managers
- ❑ Contractual liability extension with a US\$5 million limit as standard
- ❑ Accident and illness cover option for crew and day workers
- ❑ Hull war risks cover option
- ❑ Kidnap & ransom and Cyber extortion extension options
- ❑ Legal expenses cover option
- ❑ Partnership with Allianz Worldwide Care for crew medical insurance
- ❑ In-depth claims handling and loss prevention services from the Club's experienced and qualified staff
- ❑ Benefit from a worldwide network of correspondents and lawyers
- ❑ Access to marine threat assessment and security planning advice

# Yacht Club by Steamship Mutual

A market leader in the provision  
of Yacht P&I liability insurance

- A dedicated underwriting and claims team with in-depth experience of the yachting industry, committed to deliver an exceptional service
- Our Liability Cover offers tailor made solutions, with limits up to US\$1 billion
- A fully comprehensive P&I cover enhanced with a wide range of additional products



S&P  
RATING

# We can provide cover for any of the following claims and liabilities, including associated costs and expenses.

## **Crew**

We cover your liabilities to crew for any accident occurring on or off the Yacht and her tenders, and also the repatriation, substitution costs, loss of personal effects, immigration and other fines, deviation and other costs.

## **Guests and family members**

We cover liabilities in respect of your Yacht's guests for any accident occurring on or off the Yacht and her tenders. This includes participation in water sports activities, shore excursions and other leisure activities.

## **Day workers and others on board**

Your liability is covered for injury, death and property claims to third parties of every description.

## **Pleasure craft, tenders and water sports**

We cover your liability for injury or death of persons and for damage to third party property, arising from the operation of ancillary craft such as tenders, jet skis and a wide range of Toys used in conjunction with the Yacht.

## **Repatriation and unpaid wages as per MLC requirements**

Your cover fulfils an Owner's requirement to provide financial security for repatriation expenses and unpaid wages required under the Maritime Labour Convention 2006.

## **Environmental damage**

We cover your liability for environmental loss and damage, including fines, resulting from oil pollution or the accidental escape of other contaminating materials such as waste.

## **Collision, dock damage, wreck removal, Fixed and Floating Objects (FFO) and other property claims**

We cover your liability for damage caused by collision, contact or interference with vessels, fixed and floating objects and other marine property, including but not limited to berthing / mooring facilities.



**Under-insured third parties**

Medical costs or expenses arising from personal injury to any third parties on board when the responsible third party is uninsured or under-insured are covered by us.

**Transportation risks**

We cover your liability when your Yacht is transported by a heavy lift vessel.

**Towage**

We cover your liabilities arising from the towage of your Yacht.

**Helicopters and other airborne craft**

We cover your liabilities arising as a result of the presence of a helicopter or other airborne craft on board your Yacht.

**Firearms**

We cover your liabilities arising from the use of weapons on board for sporting purposes.

**Contractual indemnities, special agreements, specialist activities and operations**

We can cover liability under blanket contractual or other indemnity arrangements, to the providers of services and facilities, and to customers and others receiving services from your Yacht. This includes not only contracts of employment but also contracts for the use of marine facilities, such as berths, repair yards and bunkering services.

**Piracy**

Covers your liabilities for capture, seizure, detainment, whether actual or attempted or the consequences, consequent on acts of piracy.

**War risks, terrorism and similar perils**

Covers your liability incurred as a result of specified war, terrorism, and other related risks.

**Hull war risks and Kidnap & ransom**

We can offer cover for Hull war risks and for Kidnap and ransom for crew as an additional coverage.



### **Cyber extortion extension**

Instant 24/7 access to experts who can begin the work of protecting your interests and ensuring your yacht can continue operating. Covers the ransom, the fee of specialist response consultants and also the costs of restoring, recreating or replacing damaged or destroyed computer programs, software or other data on board the yacht.

### **Legal expenses cover**

We can cover your legal and other costs incurred in relation to commercial disputes, such as nonpayment of charter hire and defective supplies.

### **Allianz Worldwide Care**

In partnership with Allianz Worldwide Care we can provide crew members and their dependents with first class healthcare insurance, with no deductibles and wider coverage than available elsewhere. The cover is very competitively priced.

### **Accident and illness cover for crew and day workers**

We can extend cover to include the personal injury, illness, death, or loss of effects of your crew when there is no fault of your own. This cover is on a 24/7 basis as long as the crew member remains employed by you and it can be extended to day workers.

### **Documentation**

We can issue Italian, Spanish and Greek liability certificates, as well as Wreck Removal, Bunker Blue Cards and MLC Certificates. We can also provide the necessary documentation to enable your yachts to obtain a Certificate of Financial Responsibility for oil pollution.

## Underwriting



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