



**STEAMSHIP MUTUAL**

Comprehensive Cover. Exceptional Service.

## Yacht Liability Cover



# The Club

Steamship Mutual is a market leader in the provision of Yacht P&I liability insurance, due to its financial stability (“A” rated by S&P with stable outlook), long term experience in the market and exceptional service. The Club benefits from a dedicated Yacht Underwriting and Claims team with deep knowledge and experience of the industry.

The Steamship Mutual Yacht Liability Cover offers a flexible tailor made solution for medium to the largest sized yachts. With limits available from US\$1 million to US\$1 billion and coverage on terms wider than generally available in the yacht market, the Yacht Liability Cover aims to satisfy the needs of Owners, Charterers and Fleet Managers alike.

# Key Features of our product

- Fixed premium
- Limits from US\$1 million to US\$1 billion per event
- Covers the Yacht Owner’s immediate family, guests and crew
- Cover is also available to Charterers and Managers
- Wider standard cover than generally available elsewhere
- MLC compliant coverage, repatriation and unpaid wages
- Contractual Liability extension available with a US\$5 million limit as standard
- Accident and Illness Cover option for crew and day workers
- Hull War and Kidnap and Ransom Cover option
- Legal Expenses Cover option available for Yacht Owners, Charterers and Managers
- Partnership with Allianz Worldwide Care for crew medical insurance
- Dedicated Yacht Team (Underwriting and Claims)
- In-depth claims handling and loss prevention services from the Club’s experienced and qualified staff and a worldwide network of correspondents and lawyers
- Access to marine threat assessment and security planning advice.



## **The Cover**

The Club can provide cover for all or any of the following claims and liabilities, including associated costs and expenses.

## **Crew**

The Club covers the Yacht Owner's liabilities to his crew for any accident occurring on or off the Yacht and her tenders, and also the owner's liability for repatriation, substitution costs, loss of personal effects, immigration and other fines, deviation and other costs.

## **Guests and Yacht Owner's family members**

The Club covers liabilities in respect of the Yacht's guests for any accident occurring on or off the Yacht and her tenders, including whilst participating in water sports activities, shore excursions and other leisure activities.

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

The Yacht Owner's liability is covered for injury, death and property claims to third parties of every description.

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

The Club covers the 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**

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

## **Environmental damage**

The Club covers the 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**

The Club covers the 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 the Club.

## **Transportation risks**

The Club covers the liability of the Yacht Owner when the Yacht is transported by a heavy lift vessel.

## **Towage**

The Club covers the liabilities of the Yacht Owner arising from the towage of the Yacht.

## **Helicopters and other airborne craft**

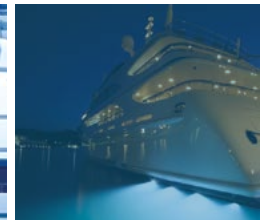
The Club covers the liabilities arising as a result of the presence of a helicopter or other airborne craft on board the Yacht.

## **Firearms**

The Club covers the liabilities arising from the use of weapons on board for sporting purposes.

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

The Club accepts to cover liability under blanket contractual or other indemnity arrangements, to the providers of services and facilities, and to customers and others receiving services from the 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

The Club covers the liabilities for capture, seizure, detention, whether actual or attempted or the consequences, consequent on acts of piracy.

## War risks, terrorism and similar perils

The Club covers the liability incurred as a result of specified war, terrorism, and other related risks.

## Hull War risks and Kidnap & Ransom

The Club can arrange cover for Hull War risks and for Kidnap and Ransom for crew as an additional coverage.

## Legal Expenses Cover

The Club can cover the legal and other costs incurred in relation to commercial disputes, such as non-payment of charter hire and defective supplies. This is an additional coverage that the Club can offer if required by the Yacht Owner.

## Allianz Worldwide Care

The Club has entered in a partnership with Allianz Worldwide Care to provide crew members and their dependents with first class healthcare insurance, with no deductibles and wider coverage than available elsewhere. The cover is also very competitively priced.

## Accident and illness cover for crew and day workers

The Club can extend cover to include the personal injury, illness, death, or loss of effects of the crew when there is no fault of the Owner. This cover is on a 24/7 basis as long as the crew member remains employed by the yacht Owner.

This cover can also be extended to day workers.

## Documentation

The Club can issue Italian, Spanish and Greek liability certificates, as well as Wreck Removal and Bunker Blue Cards. The Club can also provide the necessary documentation to enable operators of yachts to obtain a Certificate of Financial Responsibility for oil pollution. The Club can also issue MLC Certificates in compliance with the latest requirements of the Maritime Labour Convention 2006.

## Club Yacht Contacts

For further details and information, please contact one of our team:

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