

NAVIGATE THE OCEAN WITH PEACE OF MIND

# YACHT INSURANCE



100% REINSURED BY CERTAIN  
UNDERWRITERS AT LLOYDS OF LONDON





Sail the seas in style and confidence knowing your vessel and everyone on board are protected. Your yacht is a luxury that requires exceptional protection.

## PROTECTION AGAINST:

- FIRE
- COLLISION
- LIGHTNING
- STRANDING
- VANDALISM & BARRATRY
- NATURAL DISASTER
- THEFT
- EXPLOSION
- LATENT DEFECTS
- TERRORISM
- RODENTS
- PIRACY
- CIVIL DISTURBANCE

UP TO:

**USD \$250,000,000**

ANY ONE RISK

## THE COVER:

- Yacht Hull & Machinery
- Tender & Outboard
- Trailer Insurance
- Liability (P&I)
- Medical Coverage
- Personal Effects
- Uninsured Boaters Protection

## POLICY BENEFITS



**TAILORED YACHT INSURANCE**  
SAVE GUARD YOUR VESSEL  
& INSURE YOUR LIFESTYLE

- **Agreed Value Coverage :**  
In the event of a total loss, policy will pay full agreed value with no deductible.
- **Hull and Machinery :**  
Damage to hull, sails, gear, fittings, spars, and other machinery. Wreck removal included
- **Broad Navigation Limits :**  
Customized to fit your need
- **Protection and Indemnity :**  
Liability coverage against injuries or property damage caused to a third party.
- **Personal Effects:**  
Loss or damage to personal items on the yacht. High limit option available.
- **Medical Payments:**  
Medical expenses for anyone who is injured while onboard.
- **Professional Crew Coverage:**  
Accident and medical expense coverage can be extended to cover those working abroad.
- **Replacement Cost for Partial Losses:**  
Damage or partial loss of coverage property can be replaced without any deductions.





# ENHANCED COVERAGE OPTIONS

- Automatic Tender/Dinghy coverage
- Customized navigational limits
- Hurricane Reimbursement
- Higher limits for fine art or valuables
- Premium Discounts for Hybrid or Electric Vessels
- Pollution Liability
- Trailer Coverage
- Charter Boat Coverage
- Customized coverage options if you reside on your yacht





## ENJOY THE SAVINGS

### **Eco-friendly/Energy Efficient:**

Hybrid and Electric yachts are eligible for premium discounts

### **Lay-Up Discounts:**

For each period your yacht is not in use.

### **Limited Third Party Liability Option:**

Covers another person or yacht in the event of injury or damage.

### **Reduced Actual Cash Value Option:**

Total loss coverage will include depreciation.



# REINSURANCE MARKET

Lloyds of London is considered the premier insurance and reinsurance market in the world. Formed in 1689 in a London coffee shop, Lloyds has over 300 years of knowledge and expertise in the international insurance markets. It is not like any other traditional insurance or reinsurance company, it is actually made up of various members which come together to form underwriting syndicates to pool and spread the various underlying risks. There are close to 300 Lloyd syndicates worldwide, each specializing in a particular type of risk. It is this vast network of members which consists of individuals and corporations that gives Lloyd unmatched financial strength to insure in over 200 countries worldwide.

And because of our association with Lloyds of London, any one of our products that are under Lloyd's umbrella is extended the same financial stability consistent with the Lloyds market.

## Lloyd's Financial Market Ratings

**A<sup>+</sup>**

STANDARDS & POOR'S A+ (Strong)  
FITCH RATINGS A+ (Strong)

**A**

A.M BEST A (EXCELENT)







## CONTACT INFORMATION

COVERAGE REINSURED WITH CERTAIN  
UNDERWRITERS AT **LLOYD'S OF LONDON**

ADMINISTERED BY :  
**ATLAS UNDERWRITERS**  
United States, FL 33325