Assistance services within watercraft hull insurance

Information document

German law applies, and the German wording alone is binding. The binding text is the German original, available at www.nammert.com/bedingungen.php. This translation is a courtesy so that you can read what you are buying. It is not a contract document. Where the English and the German text differ, the German text decides. The numbering follows the German original clause by clause.

This information document is provided for information only and gives you a short overview of the insurance offered. The information is not exhaustive. You will find complete information in your contract documents (application, policy schedule, insurance conditions). Please read all the documents so that you are fully informed.

What sort of insurance is this?

Within watercraft hull insurance we offer you assistance services connected with the use of your watercraft.

What is insured?

- Expenses in a distress at sea situation, for the rescue of third parties and for your own sea rescue, up to a total of 10,000 EUR per insured event and per insurance year.
- Travel and travel medical service: general information such as holidays, national public holidays, information on entry and customs rules, climate information, health warnings, advice on vaccinations and so on; guidance on medical care locally.
  - general information such as holidays, national public holidays, information on entry and customs rules, climate information, health warnings, advice on vaccinations and so on;
  - guidance on medical care locally.
- Help after an accident and/or a breakdown of the insured watercraft, including help obtaining spare parts, and the organisation and payment of: necessary overnight accommodation, the journey home, a replacement skipper, returning the watercraft, the cost of the journey home, a security deposit abroad.
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  - the journey home,
  - a replacement skipper,
  - returning the watercraft,
  - the cost of the journey home,
  - a security deposit abroad.
- Support in replacing or obtaining important documents.

What is not insured?

- Losses caused intentionally by you, by the person operating the craft or by one of its occupants.
- All claims falling under the exclusions of the general insurance conditions for watercraft hull insurance on which these assistance services are based.

Are there any restrictions on cover?

Not every conceivable loss event is insured. There is no cover

- for losses caused by the service businesses acting on our instructions;
- so far as the beneficiary can claim compensation under another insurance contract;
- for assistance measures or services that have not been organised by us or agreed with us.

Where am I covered?

Your cover applies in the cruising area documented in your policy schedule for the watercraft hull insurance.

What are my obligations?

The following duties apply, for example:

- Please give truthful and complete answers in the insurance application.
- Tell us whether, and in what way, the insured risk has changed.
- We may ask you to remove circumstances that present a particular danger.
- You are obliged to avert or reduce the loss as far as possible and to support us with truthful loss reports when we investigate and settle the claim.

When and how do I pay?

You must pay the first premium no later than two weeks after receiving the policy schedule. When the further premiums are due is stated in the policy schedule. Depending on what has been agreed, that may be monthly, quarterly, half yearly or annually. You can transfer the premiums to us or authorise us to collect them from your account.

When does the cover start and end?

Cover begins at the time stated in the policy schedule, provided you have paid the first or single premium on time. Otherwise cover begins when payment is made. If your contract runs for at least one year, it renews automatically for one year at a time. Exception: you or we have cancelled the contract.

How do I cancel the contract?

You or we may cancel the contract with effect from the end of the agreed term. Notice must be given at least three months beforehand. You and we may also cancel the contract after a claim has occurred. The insurance then ends before the end of the agreed term.