Watercraft liability insurance

Insurance product information document (WSH 01-2025)

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.

Company: Württembergische Versicherung AG. Product: watercraft liability insurance.

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?

We offer you watercraft liability insurance. It insures your legal liability arising from keeping, owning and using watercraft.

What is insured?

The purpose of watercraft liability insurance is to examine liability claims brought against you, to settle justified claims and to defend unjustified ones.

- Insured are losses in Germany and abroad for which you are liable as keeper, owner or through the use of a watercraft.

Cover requires that

- you use the watercraft essentially for private purposes;
- you are entitled to operate the watercraft (with the owner's consent and holding the required official permit);
- craft subject to registration are registered in Germany.

You can take out watercraft liability insurance in particular as the keeper of

- motorboats, jet skis, jetboards, e-foils or motor yachts (including those with auxiliary or outboard engines),
- sailing boats or sailing yachts.

How high is the sum insured?

Your sum insured per claim and per insurance year is stated in your policy schedule. Depending on the product variant, "Basis", "Basis Plus" or "Premium", and on your selection, the overall maximum sum insured is 10 million EUR, 25 million EUR or 50 million EUR. Per injured person we pay a maximum of 25 million EUR (Basis Plus and Premium).

What is not insured?

- Losses for which another insurer pays compensation.
- Losses in connection with motor vehicles and their trailers.
- Losses in connection with aviation and space travel.

- Losses caused intentionally.

Are there any restrictions on cover?

There is no cover for

- the personal liability of a water skier or a kite surfer;
- boats subject to registration that are not entered in a German register.

Where am I covered?

- Your cover applies worldwide.

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.
- Notify us of every claim without delay, even if no claim for damages has yet been brought against you.
- 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 or single premium without delay within 14 days of receiving the policy schedule, but not before the inception date stated in the schedule. When the further premiums are due is stated in the policy schedule. You can authorise us to collect the premium (SEPA direct debit or credit card) or pay by invoice. Depending on the payment frequency chosen, the premium falls due monthly, quarterly, half yearly or annually. If you choose payment by invoice, you cannot pay monthly.

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.

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 or we may also cancel, for example after a claim, or if your insured risk ceases to exist for good, for instance because the watercraft has been sold. The contract then ends before the end of the agreed term.