Watercraft accident insurance

Insurance product information document (WSU 1-2025)

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 accident 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 accident insurance. It provides financial compensation for accidents suffered by occupants of the insured watercraft.

What is insured?

Insured are accidents suffered by the authorised occupants of the insured watercraft. An accident occurs, for example, where the insured person is injured because they trip, slip or fall. For this we offer in particular the following types of benefit:

- a single disability benefit for permanent impairment (for example restricted movement);
- payment of a death benefit in the event of accidental death;
- reimbursement of the cost of cosmetic surgery (**not in the BASIS tariff**);
- reimbursement of the cost of search, salvage and sea rescue operations and of returning the craft after an accident (**PREMIUM tariff only**).

Cover exists in principle for accidents causally connected with the use of the craft named in the policy, or with the use of its tenders and watersports equipment.

How high is the sum insured?

Your sum insured depends on the tariff variant chosen. Please take it from your policy schedule.

What is not insured?

- Illnesses.
- The cost of medical treatment.
- Accidents suffered by people whose occupation involves the maintenance and care of the boat (employees and paid boat attendants).

Are there any restrictions on cover?

There is no cover for

- accidents caused by the consumption of drugs;
- accidents while intentionally committing a criminal offence;
- accidents caused by nuclear energy.

Where the consequences of an accident coincide with illness, benefits may be reduced.

Where am I covered?

- You have worldwide cover.

What are my obligations?

The following duties apply, for example:

- Please give truthful and complete answers in the insurance application.
- Premiums must be paid on time and in full.
- After an accident you must see a doctor immediately and inform us about the accident.

When and how do I pay?

You must pay the first or single premium without delay after receiving the policy schedule, but not before the inception date stated in the schedule. If you have authorised us to collect the premium from your account, we do so at the time stated in the policy schedule. Depending on what has been agreed, that may be monthly, quarterly, half yearly or annually. You can transfer the premium to us (invoice) or authorise us to collect it from your account or your credit card.

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 insurance year, but at the earliest as at the agreed expiry, giving three months' notice.

Cancellation after a claim: you and we may also cancel where a benefit has been paid or where you have brought an action against us for payment. The contract then ends before the end of the agreed term.