

ASSISTANCE CONTRACT «Naviguez tranquille» 2AM n° 2014/75167515

Insurance cover

The Insurers cover the insured for the reimbursement of any expenses the recovery of which is impossible, caused by curtailment of a cruise resulting from one of the events indicated hereafter :

1.1.1 Curtailment of the cruise :

- An important Material Prejudice caused to the insured person's real estate or his professional offices when he has liberal practise or manages a firm, and when his presence is absolutely required or either by police authorities.
- If the insured is obliged to curtail his cruise because of terrorism, attempts or precise and serious threats of terrorism attacks when a recommendation has been issued by the Foreign Office requesting their nationals to quit the country, the Insurers shall pay an indemnity up to an amount of 1.000 € per person and 6.000 € per occurrence, to offset the expenses to disembark and travel back home in his home country.
- In case of a storm warning given and confirmed by a certificate emanating from the nearest weather station certifying the wind velocity, preventing the insured to leave the harbour by decision of the authorities, or if the insured is prevented from returning the boat in time and date, the Insurers shall pay an indemnity of the daily amount of the rental with a maximum of 400 € per 24h00 periods and up to 4 days maximum, by way of a credit to be used for a future cruise under the condition the Insured commits to a new rent in the same rental company including a new insurance coverage within 12 months.
The indemnity in the latter case shall be directly paid to the rental company and shall be deducted from the new bill issued to the insured.

1.1.2 Replacement of the skipper :

In case the skipper is prevented to carry on with the cruise due to a sickness or an accident resulting in an hospitalisation occurring during the cruise, the Insurers shall pay the cost of conveying his fellow supplier the cheapest way in order to terminate the cruise.

Neither organising the transfer of the skipper or the cost of his hospitalisation are covered.

1.1.3 Research at sea and rescue :

The maximum compensation for every claim/event covered by the Insurer in case of research at sea and rescue shall amount up to 3.000 € per claim. Only those costs billed by a duly agreed rescue company may be reimbursed.

1.1.4 Assistance to the boat :

The Insurers prepay of the costs of sending spare parts necessary to repair the main means of propulsion or accessory of the boat following an average preventing any travel with the rental boat, the insured being committed to reimburse the said costs within 30 days upon receipt of the bill. This assistance is granted only as respects post costs billed from the harbour where the cruise started or from the home harbour of the boat

The Insurers reimburse to the Insured the towing costs up to 1.000 €.

The renting company shall organise the conveying of the boat and the repatriation of the crew members to the arrival harbour as mentioned in the rental contract.

The Insurers reimburse the hotel costs up to an amount of 50 € per person/night and maximum de 150 € per person.

The maximum compensation of the Insurers as respects the present section of insurance shall not exceed 40% of the insurance excess of the bareboat as indicated in the contract for the duration of the contract.

The cover is never granted as respects expenses exposed without the autorisation of the Assistance platform, fuel costs, repair costs and customs.

The broker shall make sure that

- The rental boat carries an comprehensive insurance, existing or specially underwritten,
- The boat corresponds to the appropriate category required for the type of cruise,
- The boat is properly maintained and the safety conditions are complied with,

In case of failure to comply with the above, the repatriation mission might be cancelled.

Expenses concerning the use and the maintenance of the boat are left in charge of the owner or of the beneficiary, particularly fuel expenses and harbour costs.

2 Effective date, duration, and termination of coverage

The policy must be concluded at the time of booking the trip or the boat rental and at the latest after a 15 days cooling-off delay after signature. However in case of a specific requirement to the broker administrator by way of a hand written letter, the cover might be granted at the date of the requirement, after study.

3.1 Duration of the insurance cover

The cover is granted for the period of time the boat is rented, as indicated on the Certificate, and provided that the insurance premium has been paid in full at the date the cruise starts.

3 Maximum liability and excess left in charge of the Insured

Early return, Curtailment of the cruise :

In case of serious material damages: Cost of the transportation ticket

Resulting from terrorism or attempts : 1.000 € per person and maximum 6.000 € per claim

In case of storm or gale : 400 € per period of 24h00 during 4 days maximum, by way of a credit

Remplacement of the skipper : Cost of the transportation ticket Economy class

Assistance to the boat : maximum 40% of the insurance contractual excess of the bareboat.

Towing Expenses : 1000 € maximum,

Hotel costs : 50 € per person, maximum 150 €

Research at sea and Rescue : 3.000 €

4 Territorial limits

Coverage or benefits under the present contract apply everywhere in the world.

5 Exclusions

The insurance coverage for cancellation or curtailment will not be granted under the following circumstances:

- **Any expenses by first local rescue forces ;**
- **Any expenses as respects to unused services during the period of insurance ;**
- **Any intentional, criminal or illegal act by the insured person ;**
- **Accidents occurred during competitions, races, or training sessions, with motor propelled vehicles ;**
- **Accidents caused by the use of air vehicle other than airplanes of official air transport companies ;**
- **Consequences of war or civil war ; Civil commotion, riots, strikes, lock-outs, insurrections, when the Insured has been active therein ;**
- **As respect the coverage of curtailment, sickness and benign injuries that may be cured by local medical treatment ;**
- **Ionising radiations or contaminations by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel ;**

6 Insurance premium

Coverage by this policy is granted in exchange of a premium paid in total for the full period of time, amounting to 3% -taxes included -of the total price of the cruise, plus the price of the boat rental, and subject to a minimum of 80 €.