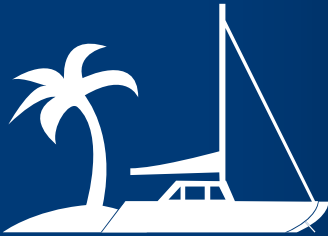


PANTAENIUS

Yacht Insurance Solutions



PANTAENIUS
Sail & Motor Yacht Insurance

It's smooth sailing with Pantaenius



PANTAENIUS

Only available at Pantaenius

Our products and service exceed expectations



Worldwide
Network



Claims helpline



Service Excellence



Boating experts



Extra Benefits

Always at your side

PANTAENIUS

Your benefits from
Pantaenius Sail & Motor Yacht Insurance



PANTAENIUS

How important to you is the reassuring feeling ...

... of really being understood?

At Pantaenius, you talk to insurance experts from the yachting and marine industry, not just with an anonymous call centre. This means we understand the needs of the boating public. In addition to providing the most knowledgeable advice available, we also provide lots of tips on safe boating practice, eg: damage prevention, safety, cruising plans and much more.

... of being covered by the most experienced yacht insurance provider?

We have over 40 years of experience providing yacht insurance to more than 90,000 boat owners. Become a Pantaenius customer and you too can benefit from the most trustworthy marine insurance provider in the market. Our Policy is fair and our wording is in plain English.

... of having financial security?

When you insure your boat with us, you always know what value you will receive in the event of total loss. You can rest assured that you will not suffer any financial loss, and will always be able to afford a comparable boat.

... of never being alone in an emergency?

We are there for you when you need us. In the event of an emergency, you can contact our claims experts 24/7. We are here to support you with advice, expertise and we have a network of 35,000 partners worldwide. In serious cases, we will take immediate action to minimise your loss.

... of saving cash?

As a yacht insurance provider with decades of experience, we have an enviable position from which to assess the market when it comes to the valuation of sailing yachts and motorboats. We offer the best solutions possible to suit your specific needs with regards to worldwide cruising areas and the daily use of your boat. With us, you can save cash.

Your benefits from Pantaenius Comprehensive Insurance Cover



Reliable All-round Protection Against All Risks

All risks to which the insured yacht is exposed during the term of the insurance are covered. Including for example damages resulting from theft, fire, acts of God, sinking, grounding and collision.



Reimbursement without deductions

Unlike many other marine insurers we will agree a fixed insurance sum with you, which will be reimbursed in the event of total loss without any deduction for actual cash value, so that you are able to afford an equivalent vessel.



New for old

Damaged parts being replaced with new ones as part of the repair? No problem. If selected, Pantaenius settles partial losses up to the insured value without any deductions "new for old".



Salvage and wreck removal

Salvage and wreck removal costs are covered by the Pantaenius policy without any limitation – even if the costs exceed the insured value! And salvage is covered even if unsuccessful.



No deductible for you

No deductible will be charged in the event of total loss or when your vessel is moored at its permanent marina berth. Costs such as towing and inspection costs are also covered without your additional contribution.



Latent defects, construction or material faults

Consequential damages resulting from latent, construction or material defects are fully covered. Only the damage to the directly affected part is excluded.



Cruising Area

An extension or change of your cruising area tailored to your travel plans is possible at any time upon request.



Gear

Your yacht's inventory and equipment is still covered, even when away from the yacht during storage, in a secured location temporarily.



Breakdown assistance

For assistance in emergency situations, e.g. towage to the nearest dock, delivery of fuel, oil, batteries and replacement parts, Pantaenius covers up to 5,000 AUD (excluding the cost of the parts or fuel).



Inspection costs

Had a grounding? The Pantaenius policy will pay for necessary inspection costs, whether any damage is found or not, and you won't have to pay the policy deductible.



Transport and storage

Your yacht remains insured during transportation overland or on waterways within your designated cruising area. It's also covered whilst being hauled, launched, when in winter storage or in a shipyard.

Your benefits from Pantaenius Yacht Liability Insurance Cover



Uninsured Boater

If crew or guests get hurt by the negligence of a third party but they are unable to meet their liabilities for the injury, your Pantaenius policy will automatically provide cover. The damage to your yacht will be covered under the hull insurance.



Activation of rescue systems

Unintentionally activated your EPIRB distress system? If you incur any liabilities for search and rescue costs, they are covered by your Pantaenius policy.



Vessel arrest

Pantaenius will cover security payments of up to 150,000 AUD if your yacht is arrested by order of the authorities.



Skipper liability

If you have a Pantaenius third party liability policy, it will automatically cover you worldwide to use a borrowed or chartered yacht (does not apply to Companies or Clubs).



Regattas

With Pantaenius, participation in regattas is covered up to 250 nm as standard under your liability policy.



Additional sports equipment

Liabilities arising from the use of dinghies and water sports equipment in association with your yacht are automatically insured. Water skiing and wakeboarding included.



Scope of cover

Your liability policy covers death or personal injury of third parties, damage to property belonging to third parties and financial losses of third parties, caused by your negligence.



Unjustified claims

If a third party unjustly blames you for damage or injury, your Pantaenius policy will pay the costs of your defence.



Claims of crew and passengers

Claims between unpaid crew members or passengers are also insured, e.g. a crew member injured due to the negligence of the skipper.



Water pollution

Your legal liability for damage arising from water pollution up to 1,000,000 AUD including ground water are covered.

Your benefits from Pantaenius
Personal Accident Insurance Cover



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Death and disability cover

Death or disability resulting from an accident on board can result in financial hardship. With us you are covered for financial support to help overcome these situations up to the selected maximum benefit.



Cover for watersports activities

Insurance cover is provided in cases of death or invalidity resulting from watersports activities, including activities which involve watersports equipment used in connection with the insured vessel.



Cover for skipper, crew and guests

Skipper, crew and guests are insured for private use of the yacht, dinghies and watersports equipment, including during regattas (if selected) and slipway and crane procedures.



Search and rescue

Search, maritime rescue and ambulance service costs are covered up to 60,000 AUD.



Medical emergency costs abroad

Costs for emergency medical treatment abroad are covered up to 30,000 AUD.



Return transportation

Necessary transportation costs for returning your vessel to its home port following an accident are covered up to 12,000 AUD.

What to do in case of an incident?

Accident – Collision – Burglary – Theft – Fire

In the event of an incident which may give rise to a claim please act as if you were uninsured. At the earliest safe opportunity please report the incident to us so that we may provide you with appropriate advice. If you wish to speak to us, please call our Emergency Helpline number. The check list below is not exhaustive but please follow it as best you can in the circumstances:

- Do what you can to minimise the damage.
- Notify us as soon as possible, providing a contact phone/fax number and email address.
- Take photographs and notes of any damage or material evidence and send them to us.
- In cases of theft, vandalism, explosion or fire, notify the Police as well as ourselves – and you must get a Police Incident number.
- Don't agree on any fixed costs for salvage. Please use the Lloyds Open Form which offers you and the insurers some legal protection against unscrupulous Salvagers.
- In cases of collision, provide us with the name and address of the other party and their insurers.
- Collect all invoices and forward them to us as soon as possible to achieve a prompt settlement.

Pantaenius has a reputation for settling claims fairly and quickly which we are proud of, so please help us to help you and safeguard your investment.

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PANTAENIUS

For urgent claims you can reach us
on the following number:

**Pantaenius 24-hours
Emergency Claims Helpline:**

+61-(02)-9936 1674



Contact us

Do you have questions about your insurance cover?

Would you like a personal quote?

You can reach us from Monday to Friday between
9 am and 5 pm

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pantaenius.com.au



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Sail & Motor Yacht Insurance