



Why do you need skipper's liability insurance?

As a rule, a skipper is liable for damages which he culpably causes to others to the extent of **all** his/her present and future assets – **without limitation!**

Granted, the charter contract normally states that the chartered vessel has been insured for liability. But you generally do not know how high the coverage actually is. In Spain, for example, coverage limits of €50,000 are quite common. Vessels insured through Lloyds of London, on the other hand (very often the case in Greece and Turkey), are sometimes only insured up to the (current market) value of the vessel. Thus, depending on the type of vessel, you are potentially dealing with €25,000 to €50,000 – or whatever the market value may be. But regardless, these amounts are not enough, since your liability is unlimited!
Our skipper's liability policy provides risk coverage of up to €10 million!

Liability claims which crew members could potentially make against you are almost never insured against. Even when vessels are covered in accordance with the "General Liability Insurance Conditions" standard in Germany.
Our skipper's liability policy covers this risk!

If the party chartering out the vessel has not paid his/her premium (and this *does* happen), then you, as the skipper, have absolutely no coverage.
Our skipper's liability policy covers this risk!

Assuming your actions are deemed to be "grossly negligent", you also have personal and unlimited liability for property damage which you yourself cause to the vessel (and this includes a total loss!). "Wait, I don't behave in a grossly negligent manner!" you may say to yourself. But what constitutes "gross negligence" can be flexibly interpreted, and may be up to a court to decide – in Greece, Turkey, Croatia or wherever else the accident happens to occur. **That** is the real risk you face!
Our skipper's liability policy covers this risk!

Your private liability insurance doesn't pay for these contingencies! You should think twice before bearing the risk of all this liability by yourself. With our skipper's liability policy, you can solve the whole problem (assuming premiums are divided among four persons) for just about the price of a single parking ticket.
Our skipper's liability policy covers this risk!

NEWS: Because of the fact of the unlimited responsibility of the skipper we have increased the sum insured of the skipper's liability insurance up to €10,00 million!



Why do you need skipper's accident insurance?

"But I do have accident insurance," you might think to yourself. Well, here's why we developed our own specialised skipper's accident-insurance:

First of all, many insurers exclude accidents during "inherently risky" types of sports (a rising tendency). And all insurers cover rescue/recovery costs (rescuing people from a ship) with only a few thousand Euro. In cases where an actual personal is not involved in an accident, you will receive nothing.

Moreover, you as the skipper you cannot be sure that all crew members actually have accident insurance.

Also, an accident may lead to a legal dispute between you and an injured crewmember. It will then have to be determined whether you as the skipper bear any responsibility (and therefore liability). "My crew members wouldn't do that, they're all old mates of mine," you might reassure yourself. But the fact is that any company which must ultimately pay out the accident, health, or retirement insurance – or any of the other costs of the accident – is entitled to take recourse against the skipper, insofar as he/she can be shown to be partially culpable.

Taking out our skipper's accident-insurance policy would obviate such a risk, since the accident and liability departments of the same insurance company would have to fight over the case. This is of course illogical and would therefore not occur.

But just as important: Our skipper's accident-insurance covers up to € 60,000 in rescue/recovery costs. This even applies in cases where there is no accident, but where you are in distress at sea and must call for help. Note: in countries of the Mediterranean region, rescue helicopters can cost up to **€15,000 per hour!**

Our skipper's accident-insurance can be taken out just for the skipper, or for the skipper and the entire crew. In case of loss, the coverage amounts may be divided among the crew or applied to the skipper alone – the choice is yours.

If you choose coverage for "skipper & crew", all crew members on board with the skipper are automatically co-insured. (Designating the crew members by name is not necessary.)



Why do you need fidelity-bond insurance?

Every experienced skipper knows how quickly the delicate harmony of a crew is upset when he/she or one of the crew members causes a loss which everyone else then has to make good. As unified as a crew may be at the start of a charter trip, they can be just as fractious when it comes to the tough question of why all should have to pay for the fault of one. Of course the person awarded the blame usually ends up being the skipper him/herself – if only because of his/her responsibility as captain.

That's why we created the YACHT-POOL fidelity insurance. This policy doesn't just cover designated charters; it is valid for an entire year without limitation – world-wide! So you can apply it to charter trips with whatever destination, frequency, vessel, or duration you may choose.

Why do you need consequential-damage insurance?

Because it can happen that you or your crew cause damage to a chartered yacht in such a way as to put it out of service for a subsequent chartered trip. Based on the applicable laws or on the terms of the charter contract, you may be obligated to make restitution for this loss.

Starting with the fourth "lost" day, our consequential-damage policy pays the legitimate claims of the yacht owner, up to €13,000 (in accordance with YACHT-POOL'S terms for consequential-damage insurance).

This policy, too, doesn't just cover designated charters, but is valid for an entire year without limitation – world-wide!

You can apply it to charter trips with whatever destination, frequency, vessel (limited only by the size you specify) or duration you wish.