



Yachts

PRIVATE CLIENT GROUP

Leave your worries ashore

Coverage feature	What it means	Why it matters
“All-risk” coverage	Protection against property damage or loss regardless of cause (specific exclusions may apply in some instances).	You can rely on broad coverage with few restrictions.
Uniform coverage	The same high-quality coverages are available for yachts of any size with no differential treatment for smaller or uncrewed boats.	Other carriers may differentiate or limit coverage on smaller yachts.
Worldwide navigational capabilities	Coverage is available for virtually any itinerary.	Dependable coverage while you are undertaking your pre-defined navigation plan.
High limits	Coverage capacity for yachts of high value (Agreed Value) and high levels of protection & indemnity (P&I) limits are available.	We have the capability to insure large yachts with P&I limits tailored to meet your individual needs.
Flexible deductible options	You can adjust the deductible to suit your preferences.	Assuming more of the up-front risk may result in meaningful premium savings.
Pollution protection	We offer full P&I limit coverage with no sub-limits for pollution and/or marine environmental damage.	Increased environmental scrutiny and tighter regulations have led to growing pollution liability exposure. This coverage may be excluded or limited by some carriers.
Crew coverage	Your crew, as a Named Insured on the policy, is covered, including P&I coverage for crew claims under the Federal Jones Act or similar laws of other nations.	We offer the coverage you are obligated to provide.
Newly acquired yachts	Automatic hull and P&I coverage for newly purchased tenders or yachts is valid for 30 days.	New acquisitions are protected immediately at the time of purchase.

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