

# RECREATIONAL YACHT INSURANCE

**THE BEST PROTECTION FOR YOUR  
YACHT AT THE BEST PRICE**



**MAPFRE**

Your trusted global insurance company

# CONTENTS

- MAPFRE Recreational Yacht Insurance
- A sea of questions? You'll find all the answers here
- Set course for wherever you like
- Online insurance certificate
- Custom solutions for the most demanding customers
  - Club regatta coverage
  - FULLY COMPREHENSIVE Coverage of Material Damage
  - Extended Third-Party Liability Coverage
  - Accident Coverage
  - Legal Defense Coverage
  - Open-Water Towing Coverage
  - Wreck Removal Coverage
  - Personal Effects Coverage
- Why MAPFRE is the best choice
- Basic contract modalities, at the best price
- Professional assistance and excellence in service





## WE LIKE SAILING TOO!

Our yacht MAPFRE has been competing  
in the VOLVO OCEAN RACE since 2014

---

With MAPFRE Yacht Insurance you are also  
**covered when you compete in club regattas.**



# MAPFRE RECREATIONAL YACHT INSURANCE

## THE BEST CHOICE

**MAPFRE Recreational Yacht Insurance** is the worry-free way to enjoy your pastime.

Because you have all the protection our coverage offers right from the get go, so you can cast off at once.

- We insure you when you **compete in club regattas**.
- We agree the yacht's value with you.
- **Compensation for the cost of the repairs**.
- **Open-water towing**.
- **Passenger accidents**, including medical expenses.
- **Extended Third-Party Liability Insurance above Mandatory Insurance**, up to €1,500,000.



## A SEA OF QUESTIONS? YOU'LL FIND ALL THE ANSWERS HERE

### **If I have an accident while out on the water and my yacht needs to be towed, what do I do?**

**You are covered;** you are covered for salvage expenses for the yacht and its passengers.

### **I like to water ski. Am I covered?**

**Yes.** Damages to third parties by the skier or the tow rope are covered by the policy as long as the activity isn't a business operation.

### **What do I do if I have a problem with my yacht?**

**Don't worry.** Call MAPFRE on **918 365 365**, and they will help you any day, any time (service 24 hours/day, 365 days/year).

### **I have a jet ski as a tender. Is it covered?**

**Yes.** Tenders are covered by your main yacht insurance as long as it has the same registration number.

### **Can I sail in any part of the world with this insurance?**

**Yes.** Set course for wherever you like.

### **I sometimes compete in club regattas. Am I insured?**

**Yes.** With MAPFRE you are also covered when you compete in club regattas.

### **What kinds of vessels must purchase Third-Party Liability Insurance?**

Any vessels **driven by a motor** that are **more than six meters LOA**.

### **Can I purchase just the mandatory insurance?**

Yes. But **only damages to third parties would be covered**. This includes personal injury and damages to property.

### **I have a motorless dinghy that is less than six meters LOA. Do I need to purchase mandatory insurance?**

You are not required to, but your yacht and its passengers may cause damage to other boats or people and we therefore recommend you purchase insurance.

### **How are losses to the yacht assessed in the event of a claim?**

**In partial losses, MAPFRE pays out the NEW VALUE**, i.e., compensation is paid or repairs are made with NEW parts, without applying any depreciation.

In the event of a **total loss**, the **value insured in the policy** will be paid out as it is the value agreed upon between the parties.



## SET COURSE FOR WHEREVER YOU LIKE

Set sail with peace of mind because **MAPFRE is with you**. The right course and the best coverage are all you need for a great voyage:

- In Spanish inland waters.
- Off the coast of Spain, Portugal, and the rest of the European Union.
- On voyages to the Canary Islands and/or the Balearic Islands.
- Anywhere in the world.





## ONLINE INSURANCE CERTIFICATE

Your yacht must have Third-Party Liability Insurance in order to sail.

**At MAPFRE we know that you can't wait. That's why we offer immediate coverage with an online certificate.**







## CUSTOM SOLUTIONS FOR THE MOST DEMANDING CUSTOMERS

MAPFRE adapts to your needs because your yacht is unique.

- Club regatta coverage
- FULLY COMPREHENSIVE Coverage of Material Damage
- Extended Third-Party Liability Coverage
- Accident Coverage
- Legal Defense Coverage
- Open-Water Towing Coverage
- Wreck Removal Coverage
- Personal Effects Coverage

# THE BEST PROTECTION FOR YOUR YACHT



## MATERIAL DAMAGE COVER

### FULLY COMPREHENSIVE (INSTITUTE YACHT CLAUSES)

This offers extensive coverage for the **total loss of or material damage to the yacht (hull, motor, accessories, and sails):**

- Hazards in seas, rivers, lakes, and navigable waters.
- Fire and explosion.
- Piracy, collision.
- Earthquake, volcanic eruption, lightning.
- Theft of the yacht and its equipment.
- Malicious acts.
- Travel by road.
- Salvage expenses.
- Wreck removal.



**YOU ARE ALSO COVERED  
WHEN YOU COMPETE IN  
CLUB REGATTAS**



## THIRD-PARTY LIABILITY COVERAGE- WANT TO INSURE MORE CAPITAL?

As a supplement to Material Damage coverage, **you can extend your policy's Third-Party Liability limits** and adapt them to your needs:

- **Extended option 1: Compensation limit: €1,000,000**
- **Extended option 2: Compensation limit: €1,500,000**
- **Extended option 3: Maximum limit per claim: the insured value of the yacht in Material Damages.**

Sub-limits for personal injury with a maximum of €600,000 per claim and €300,000 per victim. Applicable to all Extended Civil Liability options.

**Of course, if you need higher limits, we can offer you a solution.**







## ACCIDENT COVERAGE - WORRIED ABOUT THE PASSENGERS ON YOUR YACHT?

### PER PASSENGER MODALITY

ACCIDENT COVERAGE	OPTION 1	OPTION 2	OPTION 3
Death	€18,000	€30,000	€36,000
Permanent disability	€18,000	€30,000	€42,000
Healthcare assistance	€3,000	€3,000	€3,000

### PER CLAIM MODALITY

There will be a single premium, regardless of the number of passengers.

**Maximum 12 passengers.**

ACCIDENT COVERAGE	OPTION 1	OPTION 2
Death or permanent disability	€120,000	€60,000
Sub-limit per passenger	€30,000	€18,000
Healthcare assistance	€3,000	€3,000



## LEGAL DEFENSE COVERAGE

**Costs that may be incurred by the Insured Party** as a result of **legal or arbitration proceedings** and the provision of **judicial and out-of-court assistance services** in the same cases arising from ownership of the insured yacht.

## OPEN-WATER TOWING COVERAGE

This covers the **towing of the insured yacht** to the closest port when the yacht is **not under command**, even if this **is not the result of a claimable event**.

## WRECK REMOVAL COVERAGE

This covers **the costs of removing the wreckage of the insured yacht** if the competent authorities legally require it to be removed.

## PERSONAL EFFECTS COVERAGE

**The personal effects belonging to the Insured Party and/or their family** that are on board the insured yacht are covered from **theft or loss of the yacht**.



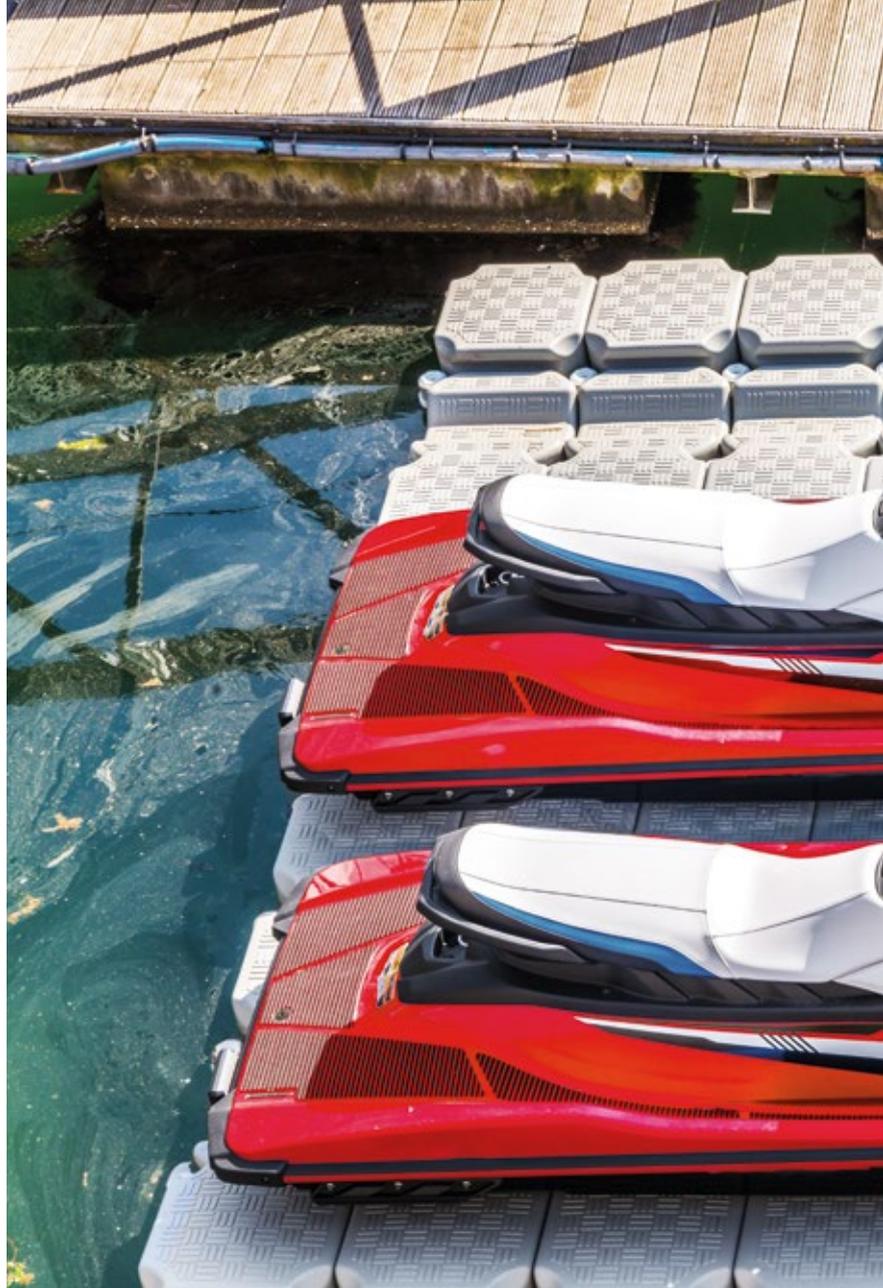


## WHY MAPFRE

Because **MAPFRE Yacht Insurance** is full of advantages:

- We know that once you've made up your mind, you want it now. That's why **we offer an online insurance certificate**. So you can set sail right away!
- You'll have yacht **towing**.
- It covers **salvage expenses** for the yacht and its passengers.
- Because you are **covered when you compete in club regattas**.
- **It adapts to your needs**, whether you want to sail your yacht and or rent it out or use it for organized tours.
- **You can even insure your dinghy**, even if it doesn't have a motor if it is not longer than 6 m. It isn't mandatory, but we recommend it.
- It covers **damages caused by water skiers** or the tow rope.
- When customers use our services, **they discover MAPFRE quality**, which is what sets us apart as leading specialists.

**AND ALL OF THIS AT A PRICE THAT WILL SURPRISE YOU**





## BASIC CONTRACT MODALITIES, AT THE BEST PRICE

### YACHT INSURANCE

**MANDATORY THRID-PARTY LIABILITY INSURANCE BASIC** €60\*

**WITH PERSONAL INJURY COVERAGE** €140\*

- Mandatory Third-Party Liability Insurance according to RD607/1999
- Legal Defense
- Towing
- Personal Injury for passengers (€60,000)
  - ▶ Healthcare assistance
  - ▶ Funeral expenses
  - ▶ Death
  - ▶ Permanent Disability

#### BASIC

**WITHOUT PERSONAL INJURY COVERAGE** €105\*

- Mandatory Third-Party Liability Insurance according to RD607/1999
- Legal Defense
- Towing

### INSURANCE FOR JET SKIS

**MANDATORY THIRD-PARTY LIABILITY INSURANCE** €150\*  
(Coverage for all uses)

\* Rate for private use. Please inquire about other uses. Taxes and surcharges not included.



## PROFESSIONAL ASSISTANCE AND EXCELLENCE IN SERVICE

Ask for information about MAPFRE Recreational Yacht Insurance at any of our 3,000 offices or from your regular broker, where we will offer you personalized assistance.



Find the closest MAPFRE Office at  
[www.mapfre.es/seguros/BuscadorOficinas.do](http://www.mapfre.es/seguros/BuscadorOficinas.do)



**918 365 365**



**[www.mapfre.es](http://www.mapfre.es)**

All coverage detailed in this document is subject to the conditions and limits set forth in the general and specific terms and conditions of the policy. MAPFRE reserves the right to change the premiums indicated in this brochure at any time.





[mapfre.es](https://www.mapfre.es)