







# BECAUSE WE BELIEVE LITTLE THINGS MAKE A BIG DIFFERENCE

Elmo Insurance is a respected company linked to global and financially strong reinsurers.

Through a commitment to financial strength, quality underwriting, experienced qualified staff, and a personalised service, we will ensure that the expectations of our shareholders, reinsurers, customers and staff are fully met. This commitment also ensures that the company contributes to the economy and insurance market in Malta.

There is nothing more relaxing than being out on your Craft. Leave your worries ashore, our Yacht and Pleasure Craft Insurance Policy provides great coverage and peace of mind.

The Policy covers the Craft whilst on the hard, in transit and whilst at sea.





SUMMARY OF COVER	OWN DAMAGE & THIRD PARTY LIABILITY	THIRD PARTY LIABILITY
Sudden and accidental damage		
Perils of the sea		
Stranding and grounding		
Sinking		
Fire		
Explosion		
Lightning		
Storm		
Theft		
Malicious damage or vandalism		
Damage to the Craft during transportation		
Removal of wreck if the Craft is damaged or sinks accidentally		
Costs for minimising loss or damage including emergency towing		
Dropping off or falling of outboard engine		
Contact or collision with pontoons, quays, jetties, reefs or floating objects		
Cost of inspecting underwater hull after stranding		
Accidental damage to trailer including theft		
Accidental damage to personal effects including theft		
Legal liability in respect of death or bodily injury or damage to any other property such as other crafts, piers, jetties or pontoons		
Legal costs and expenses in defending a third party claim		
Emergency medical treatment and fees in respect of injuries sustained by the Insured, family or any person while on board the Craft		

## FREQUENTLY ASKED QUESTIONS

### What amount should I insure my Craft for?

The value to be insured on should represent the actual market value.

### Will my trailer be covered whilst left unattended?

Yes, but the trailer will have to be immobilised.

### Will I be covered for damages to my engine(s)?

We will cover your Craft's engine if it is damaged as a result of impact, fire, malicious damage, theft, sinking and accidental damage through external causes.

# Am I covered if my Craft is on the hard and I cause material damage to third parties e.g. my Craft catches fire and damages the Craft next to it?

Yes, damage to third party property is covered under the Liability section.

### Is my Craft covered in the Winter period?

Yes, it is covered whilst on the hard in a garage or boat yard, or moored in a safe berth.

### What if I need to use the Craft during the laid-up period?

You can request that we endorse your Policy for use during the laid-up period.

### What to do in case of a claim?

In the event of a claim, it is important that you take the necessary measures to minimize the loss or damages.

You should then notify us as soon as possible on 23430000 and we will guide you accordingly.

# **COMMERCIAL CRAFTS**

We are able to provide tailor-made insurance solutions for commercial crafts and/or water sport operations. *Please talk to us for further information*.

### YACHT & PLEASURE CRAFT INSURANCE SUPPLEMENTARY FORM

1. CRAFT DETAILS			2. COVER	
Is the craft a: (Tick where	appropriate)		GOV/FP	
Speed boat O	Maltese boat	$\bigcirc$	COVER	
Cabin cruiser 🔘	RIB	$\circ$	Hull	
Sailing boat 🔘	Other	$\circ$	Engine(s)	
Make /			Equipment	
Manufacturer			Dinghy / Tender	
Year built	Length of Cra	ft	Trailer	
/ /			Personal effects	
Type of engine	Engine capac	Engine capacity		
			Total	
3. QUOTATION  Premium	Exce			commission
payable	payal	)ie	per	riod
Policy fee	Moor			





Elmo Insurance provides its full services throughout a well supported branch network with convenient extended opening hours.

B'KARA BRANCH Naxxar Road B'Kara BKR 9044 2343 0322

RABAT BRANCH 23A Saggajja Square Rabat RBT 1192 2343 0332

COSPICUA BRANCH 48 Bormla Gate Cospicua BML 2062 2343 0301

ST. PAUL'S BAY BRANCH 612 Mosta Road St. Paul's Bay SPB 3112 2343 0310

PAOLA BRANCH Paola Square Paola PLA 1261 2343 0306

VALLETTA BRANCH Cassar & Cooper 54 South Street Valletta VLT 1103 2343 0316

OORMI BRANCH St. Bartholomeo Street Qormi QRM 2187 2343 0311

**ZEBBUG BRANCH** Mdina Road Zebbug ZBG 9017 2343 0326/7

Elmo Insurance Ltd, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta T: 2343 0000 | boats@elmoinsurance.com | www.elmoinsurance.com



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