



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.





Or e-mail us boats@elmoinsurance.com

| 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 passenger vessels. Please talk to us for further information.

YACHT & PLEASURE CRAFT INSURANCE SUPPLEMENTARY FORM

| 1. CRAFT DETAILS | | | | 2. COVER | | |
|---------------------|--------------|-----------------|------------|----------------------|-------------|--|
| Is the craft a: (Ti | ick where ap | opropriate) | | | | |
| Speed boat | \circ | Maltese boat | \circ | COVER | SUM INSURED | |
| Cabin cruiser | \circ | RIB | \bigcirc | Hull | € | |
| Sailing boat | \bigcirc | Other | \circ | Engine(s) | € | |
| | | | | Equipment | € | |
| Make / Manufac | cturer | | | Dinghy / Tender | € | |
| Year built | | Length of Craft | | Trailer | € | |
| Type of engine | | Engine capacit | ty | Personal effects | € | |
| | | | | Total | € | |
| 3. QUOTATION | N | | | | | |
| Premium payable | | Excess payable | | In-commission period | | |
| Policy fee | | Mooring | | | | |
| Remarks | | | | | | |

Your protection. Our priority.





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

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