



YACHT & PLEASURE CRAFT INSURANCE

PERSONALISED SERVICE
BECAUSE EVERYONE IS DIFFERENT


Elmo
INSURANCE

elmoinsurance.com

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.



Call us now on
2343 0000



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		

Full terms & conditions are available in the Yacht & Pleasure Craft Policy Document

Call us on **2343 0000** | Email us on **boats@elmoinsurance.com**

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

Is the craft a: (Tick where appropriate)

Speed boat Maltese boat

Cabin cruiser RIB

Sailing boat Other

Make /
Manufacturer

Year built / / Length of Craft

Type of engine Engine capacity

2. COVER

COVER	SUM INSURED
Hull	€
Engine(s)	€
Equipment	€
Dinghy / Tender	€
Trailer	€
Personal effects	€
Total	€

3. QUOTATION

Premium payable Excess payable In-commission period

Policy fee Mooring

Remarks

BENEFIT FROM A 5% DISCOUNT
ON YOUR YACHT & PLEASURE CRAFT INSURANCE POLICY
WHEN YOU INSURE YOUR HOME AND YOUR CAR WITH US

Terms & conditions apply





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

COSPICUA BRANCH
48 Bormla Gate
Cospicua BML 2062
2343 0301

PAOLA BRANCH
Paola Square
Paola PLA 1261
2343 0306

QORMI BRANCH
St. Bartholomeo Street
Qormi QRM 2187
2343 0311

RABAT BRANCH
23A Saqqajja Square
Rabat RBT 1192
2343 0332

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

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

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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Elmo Insurance Ltd. is authorised to carry on general insurance business and is regulated by the Malta Financial Services Authority