

ESSENTIAL PROTECTION FOR YOU AND YOUR VESSEL OUT AT SEA

Sail@360° Insurance





Comprehensive coverage for a smooth sailing journey

Sail@360° insures you against the risk of owning and operating a sailing yacht, jet-ski or other vessels, for leisure and private use only.

Key Highlights

- Material damage
 Up to \$\$500,000 value of insured vessel
- Legal liability to third party
 Up to a value equivalent to the hull value or a maximum of \$\$500,000
- Uses Institute Yacht Clauses

What is covered under Sail@360°

Material damage

Loss of or damage to your Insured Vessel caused by:

- · Perils of the sea
- Fire
- Jettison
- Piracy
- Contact damage
- Earthquake, volcanic eruption or lightning

Provided that loss or damage has not resulted from want of due diligence by you as owners or managers, this insurance also covers:

- Accidents in loading, discharging or moving of stores, gear, equipment, machinery or fuel.
- Explosions
- Malicious acts



- Theft of entire insured Vessel or her tender Vessels
- Latent defects in hull or machinery, breakage of shafts or bursting of boilers*^
- Negligence of any person whatsoever*#
- * Excludes loss of or damage to insured vessel's motor and connections, electrical equipment, and batteries and connections.
- ^ Excludes the cost and expense of replacing or repairing the defective part of broken shaft or burst boiler.
- # Excludes loss arising from negligence or breach of contract in respect of repair or alteration work carried out for your Account or in respect of the maintenance of the Vessel.

Legal liabilities to third parties

- · Loss of or damage to any other Vessel or property whatsoever
- Loss of life, personal injury or illness, including payments made for life salvage caused on or near the Vessel or any other Vessel
- Any attempted or actual raising, removal or destruction of the wreck of the insured Vessel or any neglect or failure to raise, remove or destroy the insured Vessel

Plus legal costs incurred (if incurred with our prior written consent) to pay in contesting liability or taking proceedings to limit liability or costs for representation at any coroner's inquest or fatal accident enquiry.

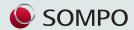
Special enhancement

Enhanced coverage for individual boating needs:

 Liability to or incurred by any person engaged in water sports activities in connection with the Vessel

Notes

- 1. Maximum age of vessel is 25 years.
- 2. Age of skipper between 21 years and 64 years old and boating experience of minimum 3 years.
- 3. Please refer to the schedule and policy wordings for the full terms, conditions and exclusions.



Important Note

This product brochure is not a contract of insurance. The specific terms, conditions and exclusions are set out in the policy.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the GIA/LIA or SDIC websites (www.gia.org.sg or www.lia.org.sg or www.sdic.org.sg).

Learn more at www.sompo.com.sg

Sompo Insurance Singapore Pte. Ltd.

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