



## Specific YACHT-POOL terms and risk descriptions *for private (hobby) skipper for EU citizens*

### SKIPPER'S ACCIDENT-INSURANCE

Specific YACHT-POOL terms and risk descriptions for chartered water-sport craft 1306AT-SK valid for EU citizens

This accident insurance policy shall be deemed concluded in accordance with the General Terms for Accident Insurance and the specific YACHT-POOL conditions given below.

1. In the context of the General Terms for Accident Insurance, coverage shall extend to all accidents suffered by authorised riders/ occupants. Coverage shall begin when the vessel/craft is boarded and shall end with disembarkation from the same. Use of a dinghy/long-boat shall be deemed co-insured.

2. All authorised occupants of the vessel shall be covered, with the exclusion of persons professionally involved with the maintenance and upkeep of the vessel.

3. In case of loss/damage, the coverage amount shall be divided equally among the number of persons in the vessel at the time of the accident. Each person shall be covered up to his/her corresponding portion of the total coverage.

3.1 If a separate coverage amount has been agreed for the skipper, then this shall be available for his/ her benefit alone and shall not be subdivided. (This must be agreed in advance in policy).

4. For persons under 18 years of age, the supplemental conditions for children's accident-insurance (including poisoning) shall apply, in addition to the General Terms for Accident Insurance.

5. There shall be no coverage for accidents suffered by the insured in the course of piloting, co-piloting or riding a motorised vehicle during events involving the attainment of top/high speeds. This shall include any practice runs.

#### 6. INCLUSION OF RESCUE/ RECOVERY COSTS

The coverage includes up to 60.000,- Euro in recovery/rescue expenditures lump sum. Specifically the following:

6.1 Search/rescue operations for casualties of an accident, even when an accident is not confirmed but merely suspected. This includes distress at sea due to storms or serious damage to the vessel.

6.2 Rescue operations for casualties of an accident and their transport to the nearest hospital, including expenses for their subsequent return-travel home.

6.3 Transportation of deceased accident-victims back to their home areas.

7. If individual health/disability policies are also in force at the same time, then the accident insurance shall cover reimbursement for the rescue/recovery cost only insofar as the health/disability insurers have met all their obligations and the benefits provided are nonetheless insufficient. If the health/disability insurers are not obligated to provide benefits or if they dispute their benefit obligations, then the policy holder may make a direct claim against the company which issued the accident-insurance.

8. The numerics 1-5 are applied basically for the payment in case of death up to € 77.000,-.

9.: Austrian insurance Contract Act is valid. Place of jurisdiction is Salzburg/Austria. The Austrian law is valid.