

Policy no AX2018163 Damage waiver

Damage waiver following physical damage to the boat caused by a covered "peril of the sea"		
	€5,000 per lease	€400 excess except for Keel and propeller of a motor boat (€800)

DAMAGE WAIVER

ARTICLE 1 – ENTRY INTO FORCE AND TERM OF THE GUARANTEE

Provided that the guarantee is purchased before taking possession of the boat, which is materialised by the payment of the corresponding premium, it comes into effect when the boat is handed over to the lessee and ends on the date defined in the leasing contract, for the authorised navigation area.

ARTICLE 2 – DEFINITION OF THE GUARANTEED RISKS

The Damage waiver guarantee applies to physical damage caused to the boat following a "peril of the sea", during a navigation carried out with due diligence. A "peril of the sea" is defined as an characterised accident resulting either from external impacts of the boat with a fixed or mobile object, or from fire or explosions or a natural force of extraordinary and unforeseeable intensity that affects the boat. This "peril of the sea", under penalty of forfeiture, must be mentioned in the ship's log, confirmed while returning the boat by a written declaration to the lessor, and by a written declaration to PRESENCE ASSISTANCE within a maximum period of 10 days from the end of the lease.

ARTICLE 3 – EXCLUDED RISKS

Races and regattas Partial or complete theft, loss of equipment or hijacking. Breakdowns affecting the engine, ancillary equipment of the boat (beeper, dinghy, backup engine) or any other mechanical or electrical instrument when they are not linked to a "peril of the sea". Breakdowns affecting the spinnakers or similar sails. Damage attributable to a deliberate act, inexcusable conduct, or any use contrary to the navigation rules or to the lessor's instructions for use. The failure of equipment used under normal navigation conditions, or caused by wear and tear or obsolescence. Damage caused to a third party or suffered by a responsible third party, as well as the costs inherent to a rescue or assistance operation.

ARTICLE 4 - AMOUNT OF THE GUARANTEE

The reimbursement amount is equal to the amount of the actual damage, capped at the excess defined in the main contract. Whatever the circumstances, it cannot exceed €5,000 per lease, before deduction of a residual, non-redeemable excess:

ARTICLE 5 - TERRITORIAL APPLICATION

Use for private pleasure boating anywhere across the Globe.

ARTICLE 6 – ACCIDENT MANAGEMENT

To report your accident, visit to PRESENCE Assistance's website www.gestion.presenceassistance.com

- Enter the file number mentioned on your booking invoice in the "your travel file number" field.
- Enter your surname and first names in the "name of the main traveller" field.
- Fill the accident report form, and in just a few clicks of the mouse, you will receive an email mentioning your file number and all the documents that you need to provide.

You must provide the following supporting documents:

Photo of the damage
Copy of the inventory
Copy of the lease book
Copy of the ship's log (copy of the owner's report prepared by the lessor)
"Original" invoice of the repairs

XA Assistance reserves the right, if necessary, to request for additional documents in order to evaluate the truth of the accident and the amount of the compensation.