

Charter Cancellation Insurance

Information Sheet on Insurance Products
UNIQA Österreich Versicherungen AG

Product: Charter Insurance



PLEASE NOTE: Here, you will only find key information about the insurance.

- The complete pre-contractual and contractual information can be found in the insurance application, the insurance policy and the insurance conditions.
- All reasons for exclusions and restrictions on coverage can be found in the insurance conditions.

What is the nature of the insurance cover?

Boat and yacht insurance; charter cancellation insurance



What is insured?

- Insured within the scope of the chosen insured sum are: the contractually owed cancellation fee, if the trip booked cannot be embarked upon for unforeseeable reasons:
- ✓ sudden serious illness,
 - ✓ serious accident or death of the insured person or of family members, such as children, spouses, parents or parents-in-law, as well as couples living in a joint household, who are also booked on the trip
 - ✓ significant property damage due to a conflagration or an elementary event
 - ✓ life-threatening illness, accident with danger to life or death of relatives who have not booked at the same time, if the presence of one of the insured persons is absolutely necessary
 - ✓ max. 50% of the cancellation fee for sudden, unpredictable and severe pregnancy symptoms

boat-surance.com agreed with you the concrete benefits and insured sums in the insurance application.



What is not insured?

The insurance does not cover

- ✗ illnesses, that already existed at the start of the insurance, or whose signs were already noticeable at that time.
- ✗ pregnancy and normal pregnancy symptoms
- ✗ consequences of an accident, if the accident occurred before the start of the insurance, and these consequences were identifiable at that time
- ✗ professional reasons

All reasons for exclusion can be found in the insurance conditions.



Are there any coverage restrictions?

The insurer's performance is limited to the sum insured (= charter price) and is divided in the event of an insured event as follows:

- ! In the event of the absence of the skipper, the contractually agreed charter sum shall be due.
- ! In the event of the absence of a crew member, the aliquot part of the charter costs shall be due.
- ! The insurance shall only be valid for one charter.

The full coverage restrictions can be found in the insurance conditions.



Where am I insured?

- ✓ The insurance applies to the insured persons, regardless of their whereabouts.



What are my obligations?

- UNIQA must be informed about the insured risk fully and honestly – prior to contract conclusion and during the contract term of validity.
- The insured person shall be obliged to apply to the booking office to cancel the trip immediately, following the occurrence of an insured event.
- In the event of damage, evidence must be provided, such as a booking ticket, cancellation invoice, medical certificates, confirmation of the duration of sick leave or hospital stay, accident report, notification confirmation, death certificate, etc.



When and how do I pay?

When: the premium must always be paid in advance.
How: by bank transfer or credit card



When does the cover begin and end?

Start:

- The insurance cover shall commence after conclusion of the contract (receipt of our confirmation email to you) and receipt of the premium payment with the date requested by you.

End:

- And shall end with the commencement of the insured charter.



How can I cancel the contract?

You can withdraw from the application and the contract within 14 days, without stating reasons. However, there shall be no right of withdrawal if there is less than one month between the immediate protection and the commencement of the journey.