



**HAMBURGER
YACHTVERSICHERUNG
SCHOMACKER**

INSURANCE SOLUTIONS FOR OWNERS, SKIPPERS, CHARTERERS AND PRIVATE CUSTOMERS

MAXIMUM PERFORMANCE



WE INSURE PEOPLE AND THEIR BOATS.

Our clients love being on the water, in the Baltic Sea, in the Caribbean Sea or in the Mediterranean Sea. All of them invest high amounts of time and money for their passion. It is our job to make sure that our clients feel more than safe and their passion is in good hands with us. We do this with years of experience, a lot of know-how and the will to find the best possible insurance option.

Volker Reichelt,
CEO
Hamburger Yacht-Versicherung
Schomacker

**MY BOAT IS
MY PASSION.
AND THIS IS WHAT I
WANT TO PRESERVE.**

*Jan Kruse, our
customer since 1997*





**WE ARE THERE
WHERE YOU NEED US.**

Service creating confidence. Convincing performance.

► Our goal is clearly defined: We always want to be one step ahead. This means that we offer advice in a more personal, honest and sustainable way than others. We listen carefully, jointly examine and then we do some plain talking. With us you know exactly what we can do and what we cannot before concluding a contract. So there is no unpleasant surprise in the event of a claim.

Because we are insurance salesmen with heart and soul and continuously enhance our skills, we can offer you service characterized by straightforward counseling, crystal-clear contractual terms and a comprehensive range of insurance services.

DIAL C FOR COMPETENCE:

No matter whether you contact us for a request for quote or a claim settlement. We will assist you quickly and competently and always develop insurance solutions that are tailored to meet your needs.

As independent insurance brokers we are not committed to a specific insurance company. Hence we are open-minded – which is good for you, since you benefit from the best conditions in the market and an attractive price-performance ratio.

As we only cooperate with renowned big insurance companies we can ensure financial strength, maximum security and solidity.

Insurance solutions tailored for you.

► Your boat is Flying Dutchman or a 100ft yacht? We cover the whole range of water sports, with hull, third party liability and passenger accident insurance. We cover all kinds of sailing areas from lakes to worldwide whatever you need. Special solutions are offered for Megayachts, Houseboats and self-built-yachts.

Charter crews sail safe with our insurances, covering the most important risks as well as professional skippers find solutions for their special skipper's liability insurance. Special terms are given to sailing clubs, dealers, shipyards, charter companies and Round-the-World-Sailors.

OUR SOLUTIONS: ALWAYS UP FRONT

The premiums of our yacht insurances always belong to the least expensive at the market – we keep this up since starting the company. We insure exclusively our own broker's conditions, which belong to the best you can get – as magazine test confirm regularly. These are the reasons our clients trusts us, and a high number of recommendations are proof of our work.

Give us a call for your personal request:
Phone +49 (40) - 36 98 49 - 0

**WE LOVE INDEPENDENCE
ON THE WATER.
AND ASHORE AS WELL.**

*Andreas Medicus,
CEO Hamburger
Yacht-Versicherung
Schomacker*



WHEN WE SAY SAFE WE MEAN SAFE.

Plain message instead of small print: Hull insurance.

▶ With our incontestable fixed value you know right from the start what you will get as a reimbursement for the potential total loss of your boat. The incontestable fixed value is agreed when concluding the contract. In the event of partial damage, we refund the actual new value according to the contract and pay repair costs without any „new for old“ deductions. And thanks to the no claims bonus you also get to save money. With new yachts machinery breakage is covered automatically. In case of older yachts you can get this coverage on request.

ALL-RISK COVER

Our all-risk cover provides compensation for damage caused for instance by: collision, running aground, stranding, theft, vandalism, flood water, fire, lightning, explosion, storm, mast breakage, and - in addition - for damage to the sails, short-circuits, glass-breakage, overvoltage, natural disasters, force majeure – just to mention a few examples.

→ You can use our checklist to assess your current yacht insurance and see the benefits of our practical and coherent terms and conditions for yourself.

Most important: Yacht liability insurance.

▶ Sailors should know: Causing damages with your yachts to third parties may ruin you financially. Therefore the Yacht Liability Insurance is a must for each and every boat. Our Yacht Liability Insurance is tailor made for sailors and their needs, with special clauses ranging high above the usual insurance coverage. This insurance covers the owner, the skipper in charge and the crew. Water pollution damage, damage to hired property or objects and financial loss are included as well as the use of dinghies. Premiums stay low and aren't rising from year to year.

OUR PLUS FOR YOUR SAFETY:

- ⊕ Premium clause: covering skipper's liability insurance if you charter vessels as a skipper. Including bad debt cover: If someone causes damage to you and compensation cannot be collected. Dinghies are insured without restriction on engine power.
- ⊕ Trailer liability cover: Essential coverage. You let us know, we will give you a good offer.



YOU SET THE COURSE. WE TAKE CARE OF THE REST.

For everyone onboard: Passenger accident insurance.

▶ As owner or skipper you are not only responsible for your vessel but also for the crew and your guests. Our passenger accident insurance protects you and everyone else onboard in the event of accidents that might lead to disability or death. Since severe accidents are usually not or only insufficiently covered by the statutory pension and accident insurance, we recommend taking up this insurance that provides for different sums insured.

SAFETY FIRST:

We offer two forms of cover:

- for all passengers of your vessel
- for all passengers, excluding you, your spouse/partner and your children

We generally recommend taking up private accident insurance with worldwide cover for professional and private accidents.

Phone: +49 (40) - 36 98 49-0

**EVERY TRIP IS SPECIAL.
AND WE ARE YOUR
SPECIAL PARTNER.**

*Katja Pilski,
customer consultant
Charter insurance*

CHARTERBASE, ETD 0800. AND NO TRACE OF THE CHARTER COMPANY.

Your holidays are booked – anticipation is high. For you to enjoy a carefree and untroubled charter trip we have summarized the most important types of insurance here.

Protection against risks: Skipper liability insurance.

► Usually charter vessels will be covered by both liability and hull insurance. However, in certain cases it might occur that the liability insurance does not pay out or the insured amount or scope of insurance is insufficient.

Our skipper liability insurance provides for potential claims of the charterer or operator of the vessel as well as potential claims of your crew.

RISKS COVERED BY THE SKIPPER LIABILITY INSURANCE:

- damage to the insured yacht in the event of proven gross negligence
- claims for compensation of the crew among one another due to statutory liability
- security bailment of up to EUR 125,000.00 in the event of confiscation in a foreign port
- Yacht owners' claims for compensation with respect to loss of charter income resulting from culpable significant damage to the yacht, in the amount of up to EUR 25,000.00

Your Charter trip has to be cancelled. Cancellation of travel costs insurance.

► The trip is booked, but the Skipper is, due to an insured event, not able to steer the boat. Our insurance covers the costs of the entire charter. If a member of the crew cannot take part, the policy will pay compensation for the proportional charter price. Even an early leave of the charter due to an insured event, will be paid for. The travel costs to and from the charter base may be covered if the crew wishes so. For the case of insolvency of the charter yacht agency or their foreign office, we recommend our insolvency insurance – so your money is safe.

IMPORTANT IN CASE OF AN EMERGENCY: SKIPPER'S PASSENGER ACCIDENT INSURANCE

Accidents on board and rescues, for example by helicopter, can be expensive. Our advantage: rescue costs such as in the event of a suspected stroke or a heart attack are included. The insurance compensates also where no accident occurs.

Also included are incidents that typically occur while diving, even without the presence of risk of an accident and the medically necessary transport back home.



GOOD TO KNOW: EVERYTHING IS SAFE.


Our Insurances for boating ensure your security on board – for the yacht and your crew. In case of a claim, our surveyors will be there, worldwide and around the clock. For your safety on the seven seas.

Guarantee for safeguarding yacht charter deposits.

▶ Charter yachts usually have fully comprehensive hull insurance. The charter company and its insurance company will usually have agreed a deductible in the event of a damage.

If the yacht is damaged during the sailing trip, the charter company is entitled to retain all or part of the security deposit paid. This financial risk is covered by the guarantee for safeguarding yacht charter deposits. Our insurance for charter deposits does not require payment of a deductible.

ORDER OUR CHARTER BROCHURE:

 Please find all the information available about premiums and conditions online under www.schomacker.de.

Or order our special charter brochure under charter@schomacker.de, or contact us by phone +49 (40) 36 98 49-49.

Insurances to suit your requirements: For your company and your family.

▶ We offer comprehensive insurance packages for companies, commercial use, for managers, freelancers, doctors and many more. For your private demands there are tailored-to-fit insurances, just right for your needs.

In private or for your business, on the road or at home, insurances for cars or buildings: we know what we talk about. The Hamburger Yacht-Versicherung has the experience, competence and a manifold structure of clients to be the right partner for all the insurances your require.





Our consulting team is only satisfied when you are delighted with our performance.

► You can find us at Katharinenhof, Zippelhaus 2, directly opposite the Speicherstadt harbour district. We are at home near and on the water. We have been part of the yachting scene for more than five decades where we are known as a competent and professional partner. We are a member of the Bundesverband Deutscher Versicherungsmakler e.V. (VDVM - Association of German Insurance Brokers) and Bundesverband Wassersportwirtschaft e.V. (BVWW - federal association of water sports economy).

OUR COORDINATES

Hamburger Yacht-Versicherung Schomacker
Versicherungsmakler GmbH

Managing Director: Andreas Medicus, Volker Reichelt
Local court Hamburg HRB 65561

Katharinenhof / Zippelhaus 2
D-20457 Hamburg

Phone +49 (40) - 36 98 49 - 0
Fax +49 (40) - 36 98 49 - 11

www.schomacker.de
info@schomacker.de

Compulsory information pursuant to § 11 VersVerMV

Our company, Hamburger Yacht-Versicherung Schomacker Versicherungsmakler GmbH, has since 1997 as the legal successor to the company Hamburger Yacht-Versicherungs-Vermittlung Erich Schomacker Versicherungsmakler, specialised in the brokering and administration of insurance policies in the private customer and medium sized commercial sector. Staffed by highly qualified employees our company services customers in Germany and the European Economic Area. Our main area of activity concerns yacht and charter insurance and special cover concepts in the water sports sector.

We are a member of the Bundesverband Deutscher Versicherungsmakler e.V., BDVM (German Insurance Brokers' Association). The required quality standards of the BDVM are significantly higher than the admission requirements for insurance brokers pursuant to the Gewerbeordnung (German Trade, Commerce and Industry Regulation Act) and the Versicherungsvermittlungsordnung (German Insurance Brokerage Ordinance).

It is our statutory obligation to provide you with the following information:

Hamburger Yacht-Versicherung
Schomacker Versicherungsmakler GmbH
Katharinenhof/Zippelhaus 2, D-20457 Hamburg
Managing Director: Andreas Medicus, Volker Reichelt
AG Hamburg HRB 65561
Phone +49 (0)40-36 98 49 - 0,
Fax +49 (0)40-36 98 49 - 11,
info@schomacker.de

In our capacity as insurance broker the registration in the Register of Insurance Brokers has been made pursuant to § 34 d para 1 GewO with the registration number D-HoSF-QZKO-04.

The competent licensing agency is the IHK Hamburg (Chamber of Industry and Commerce), Hamburg, Adolphsplatz 1, D-20457 Hamburg, Phone +49 (0)40-361381-38,
Fax +49 (0)40-361384-01, Email: service@hk24.de.

This entry can be checked in the Insurance Brokers' Register as follows: Deutscher Industrie- und Handelskammertag (DIHK) e.V. (German Chambers of Industry and Commerce), Breite Straße 29, D-10178 Berlin, Tel. 0180-600 38 50 (20 cents per call German landline charge, prices from mobile telephone maximum 60 cent per call), www.vermittlerregister.info.

Our company does not have direct or indirect holding in the voting rights or equity in an insurance undertaking. And vice versa, no insurance company or patent insurance company has a direct or indirect holding of voting rights or equity of our company.

As your independent insurance broker we are always trying to be honest, upright, and serve in the best possible way for your interests. If in any case you should not be satisfied by any of our business activities, please refer to our management at beschwerde@schomacker.de.

Information on taking part in alternative dispute resolution for consumer disputes according to §36 Consumer Dispute Resolution Act (VSBG). We agree to participate in alternative dispute resolution at the following qualified dispute resolution proceedings: Versicherungsombudsmann e.V.
Postfach 08 06 32, D-10006 Berlin
www.versicherungsombudsmann.de

Ombudsmann Private Kranken- und Pflegeversicherung
Postfach 06 02 12, D-10052 Berlin, www.pkv-ombudsmann.de

Online dispute resolution platform according to Art. 14, ss 1 ODR-VO The European Union established a platform for online dispute resolutions: <http://ec.europa.eu/consumers/odr/>

Please do not hesitate to refer to us for any questions.

WWW.SCHOMACKER.DE

