

# Hong Kong Helmsman Blue Pleasure Craft Insurance Plan

「香港掌舵保」遊艇保險計劃



**We take care of your yacht better**

## Hong Kong Helmsman Blue Pleasure Craft Insurance Plan 「香港掌舵保」遊艇保險計劃

**Hong Kong Helmsman Blue**, a brand new, plain English pleasure craft insurance launched by Zurich Insurance Company, perfects your sailing with wider protection coverage. It is a preferred solution as expanded from Institute Yacht Clauses, not only safeguarding you from financial loss due to theft, malicious damage, latent defect, repairer's negligence, third party liability, fire, heavy weather, lightning, or piracy, but also providing a range of **extra coverage** including:

- “new for old” replacement on mechanical and electrical parts of a motor that is less than 5 years old;
- loss, damage or theft of specified contents, personal possessions or sporting equipment;
- relocation, salvage, search, vessel inspection, and motor cleaning expenses when your pleasure craft is lost, damaged or in distress;
- social racing for yachts;
- voluntary rescue work; and
- personal accidents, including those that result in temporary or permanent disablement or death.

What's more, the Plan will not apply any deductibles in claim when your craft is damaged whilst berthed at her usual marina.

Other **useful optional coverage** for your selection:

- the legal liability of the owner and the observer, and damage to your pleasure craft, in water skiing and/or aquaplaning activities;
- yacht racing (in addition to automatic cover for social racing);
- equipment and machinery breakdown;
- trailer and transit risks where you use a trailer for your pleasure craft; and
- loss of or damage to a private berth, marina or jetty owned by you and used to berth your pleasure craft.

To find out more about the HK Helmsman Blue Pleasure Craft Insurance, please call your Zurich's insurance agent/broker or our business development representatives.

This leaflet is only a summary and does not constitute any part of the contract. For full terms and conditions and exclusions, please refer to the policy document itself. Zurich Insurance Company Limited reserves the right of final approval.

蘇黎世保險誠意呈獻「香港掌舵保」遊艇保險計劃，一份全新、完全英式的遊艇保險，為您及您的遊艇提供最周全的保障。此保險單是在傳統遊艇協會保險條款基礎上擴展增益，提供更好更全面的保障方案，不單保障船主因失竊、惡意破壞、船隻潛藏缺陷、維修人員疏忽、第三者責任、火災、惡劣天氣、閃電或海盜引致的財務損失，更提供一系列**附加保障**，包括：

- 為船齡五年以下的船隻發動機的機械及電子部份提供「以新替舊」的更換；
- 特定內載物件、個人財物或運動設備的損失、損毀或失竊；
- 遊艇有損失、損毀或遇險時的重置、打撈、搜索、船身檢查及船隻清理費用；
- 社交式遊艇賽事；
- 志願性救援工作；及
- 個人意外，包括導致暫時性或永久性殘疾或死亡的意外。

此外，如遊艇在經常停泊的避風塘或泊位時遭受損毀，此計劃將不會就索償扣除任何金額。

更多有用的**自選保障**以供選擇：

- 進行滑水及/或滑水板滑行活動時，船主及觀察員的法律責任及對遊艇造成的損毀；
- 遊艇賽事（附加於社交式賽事的自動保障之上）；
- 設備及機件損壞；
- 遊艇使用拖船時的拖帶及運送風險；及
- 船主擁有並用作停泊遊艇的私人泊位、船塢或碼頭的損失或損毀。

如欲進一步了解「香港掌舵保」遊艇保險計劃，請聯絡蘇黎世之保險代理/經紀或我們的業務發展代表。

本宣傳資料只供參考之用，並不構成保險合約的一部份，有關此項保障計劃的內容細則及不承保事項將詳列於保單之內。蘇黎世保險有限公司保留最終批核權。

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