THOMAS
MILLER
SPECIALTY

YACHT LIABILITY COVER

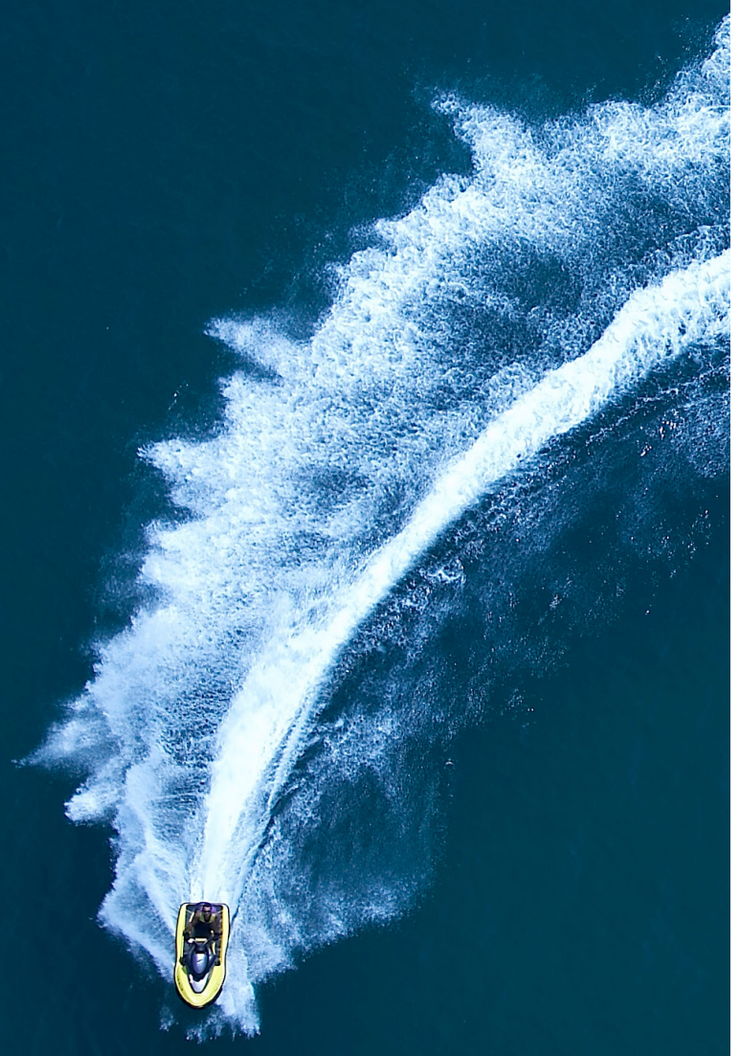
Comprehensive cover, security and global service provided by the most established fixed premium P&I experts in the London market.

Coverage available for owners/operators/managers and bareboat charterers of yachts in excess of 24 metres

KEY FEATURES OF THE COVER INCLUDE:

- **Limits of up to USD 500,000,000**
- **Liabilities to crew, family and guests**
- **Watersports coverage including liabilities arising from the use of the yacht's "toys" with an optional extension to include submarines, mini-submarines and remotely operated vehicles**
- **Contractual indemnity extension with a limit of USD 5,000,000 is included**
- **Uninsured or underinsured boaters extension with a limit of USD 5,000,000 is included**
- **Worldwide navigation**
- **War P&I risks**
- **MLC Financial Guarantee compliant coverage.**

Policies are backed and secured by Lloyd's of London, A rated by Standard and Poors.



We insure liability claims made against you as the owner, operator, manager or bareboat charterer of the yacht.

COLLISION AND PROPERTY OF OTHERS

Liabilities arising from collision damage or loss of or damage to piers, wharves, jetties, pontoons or any property belonging to others.

CONTRACTUAL INDEMNITIES

Contractual indemnities for third party illness, personal injury, death or property damage when these relate to your yacht.

CREW

Claims from your crew for personal injury, illness or death including claims for crew compensation arising from personal injury, illness or death and sickness benefits.

HELICOPTERS AND OTHER AIRBORNE CRAFT

Liabilities to third parties arising as a result of the presence of a helicopter or other airborne craft owned or chartered by the Assured whilst on board the Yacht.

GUESTS AND OTHERS

Claims from your guests or others for personal injury, illness or death including related medical costs and other expenses.

PRE-DELIVERY CREW COVER

Liabilities, costs and expenses where you have concluded a contract of purchase for a yacht to be insured under this policy.

RACING COVER

Sailing yachts participating in casual racing events or those organised by yacht clubs, sailing associations or racing events governed by an internationally recognised sailing federation.

SUBMARINES, MINI SUBS, REMOTELY OPERATED VEHICLES (ROV'S)

Marine liability claims arising out of your submarines, mini-subs and remotely operated vehicles (ROVs) when the submarine, mini-sub or ROV is under the control of you or your crew.

UNINSURED OR UNDERINSURED BOATERS

In the event of any accident caused by any uninsured or underinsured third party.

WATER SPORTS

Claims arising from the use of water sports equipment belonging to and carried by your insured yacht.

WRECK REMOVAL

Wreck removal, marking or lighting costs which are compulsory by law, and in addition, voluntary yacht wreck removal from somewhere you own, lease or occupy when no wreck removal order has been given.

ABOUT THOMAS MILLER

Thomas Miller is an independent and international provider of insurance, professional and investment services.

Thomas Miller has a particularly strong presence in the international transport and professional indemnity sectors, where they manage a large percentage of today's foremost insurance mutuals. Thomas Miller also manages insurance services for barristers, solicitors, patent agents, housing associations and pension schemes.

CONTACT US

T +44 (0) 20 7283 1227
E marinespecialty@thomasmiller.com
W thomasmillerspecialty.com

Thomas Miller Specialty
90 Fenchurch Street
London
EC3M 4ST
United Kingdom

T: **+44 (0) 20 7283 1227**
E: **marinespecialty@thomasmiller.com**
W: **thomasmillerspecialty.com**

Thomas Miller Specialty is a trading name for Osprey Underwriting Agency Ltd (OUAL), a member of the Thomas Miller Group. OUAL (company number 02519540, FCA no: 312791) is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales at 90 Fenchurch Street, London, EC3M 4ST. Tel: +44 (0)20 7283 1227.