

Allianz Seguros

Allianz Embarcaciones de Recreo

Enjoy the safest way to sail.



Allianz 





Allianz Embarcaciones is, due to the extensive range of coverage types, contract flexibility, price and service, a star product and a reference in the Spanish insurance market.

Allianz Embarcaciones



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The advantages of
Allianz Embarcaciones

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*Always sail
with the best
company for
smooth sailing
into port.*

Allianz Embarcaciones

Allianz Embarcaciones offers three policy types, with an extremely wide range of coverage and services for all types of pleasure craft (sailboats, motorised yachts, rubber and semi-rigid dinghies, jet skis, etc.).

Allianz Embarcaciones is an innovative product. It is designed to give **tailor-made and flexible solutions** to the most varied and demanding requirements of recreational boat owners and users, in relation to their own vessel, third parties and the people boarding their vessel.

The contract options, insured risks, insured sums, deductible options and other characteristics endow this product with **great flexibility**. It is a **tailor-made policy** that can be adapted to the most demanding coverage requirements and to any pleasure craft.



Policy types

Allianz Embarcaciones offers you three different policy types and up to 15 optional contract guarantees

- 1 **Basic** policy
- 2 **Premier** policy
- 3 **Plus** policy

The **Basic Mode** includes the minimum coverage required for all sea crafts in order to comply with the current legislation.

The **Premier** and **Plus** varieties include the coverage contained in the **Basic** policy, in addition to a wide variety of other benefits that can be freely contracted, related to civil liability, damages, assistance, accidents, etc.

Insured risks

Basic Insurance

- **Compulsory third-party liability** according to Royal Decree 607/1999.
- **Legal and bail assistance**



Premier Insurance

In addition to the risks covered in the **Basic Insurance (compulsory third-party liability, legal and bail assistance)**, our **Premier Insurance** gives you the option of underwriting the following risks:

- **Voluntary third-party liability** with two insured sum options.
- **Damage claims** and indemnity advances.
- **Remoción de restos.**
- **Personal accidents of the passengers.**
- **Refund of sea towing expenses.**
- **Land assistance.**

Important: It is compulsory to contract a minimum of one of these risks.

With Allianz Embarcaciones you have several options to choose from to pick the indemnity limits in the guarantee of civil liability.

Plus Insurance

The **Plus Insurance** package of basic coverage is comprised of compulsory and voluntary third-party liability and legal and bail assistance risks. In addition, you can also underwrite a further series of risks from two different and independent contract structures:

Plus policy with Spanish conditions

- **Total loss + wreckage removal.**
- **Theft.**
- **Partial damage.**
- **Personal effects.**
- **Socio-political acts extension.**

Important: It is compulsory to have total loss or Institute Yacht Clauses coverage.

Plus policy with English conditions

- **Institute Yacht Clauses.**
- **Institute War & Strikes Yachts** (coverage extension for strike and war risks)

Important: Available for boats with an insured value greater than 18,000 euros



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With **Allianz Embarcaciones** you can contract English conditions according to the Institute Yacht Clauses.

Deductibles

The insured party can choose between several deductible options.

With **Plus Insurance**, the insured party can choose between several deductible limits as outlined below:

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No deductible
0.25% of the insured value
0.50% of the insured value
1.00% of the insured value



Sum insured Material Damages Coverage

The values to be insured should match:

- The **purchase value** of a new vessel, if its age is less than or equal to 2 years.
- The **actual market value**, if it is more than 2 years old.

Values to be insured:
Hull/motors + sails +
auxiliary vessel + accessories.



Partial damages are paid for at the new replacement value and do not depend on the age of the vessel.

Authorised navigation area

Allianz Embarcaciones allows you to choose between the following two navigation areas:

Inland waters in Spain and Portugal
(reservoirs, rivers, lakes, etc.)

Inland waters of the European Union,
Switzerland, Andorra, the Mediterranean and up to 200 miles from the Spanish, Portuguese and French coast up to Calais, as well as crossings between the Iberian Peninsula and the Canary Islands

"Our objective is to offer you the product that you really need."

Use of the boat

Allianz Embarcaciones is especially designed for private-use recreational craft.

However **Allianz Embarcaciones** also provides insurance coverage for vessels destined for any of the following uses:

- Rental with or without crew
- School
- Surveillance and rescue

It can also guarantee the participation of insured boats in national regattas that travel within 12 miles from the coast, as well as those held between the peninsula and the Balearic and Canary Islands.



Allianz Embarcaciones
covers your boat for
numerous activities
and uses.

Marketing

The advantages of Allianz Embarcaciones


- 1 An offer of up to 15 optional policy guarantees through three different insurance types: **Basic**, **Premier** and **Plus**.
- 2 It provides various **Third-party Liability indemnity limit options**, as well as mandatory coverage.
- 3 **Damage claim coverage** can be underwritten with advance indemnity payments.
- 4 **Debris removal coverage** can be contracted **independently of the total loss**.
- 5 The **insured value is the real value** of the vessel.
- 6 Coverage can be **underwritten with or without deductibles** and with **several different options**.
- 7 **Partial damage claims** are settled at the **new replacement value**, independently of the age of the vessel.
- 8 **English conditions** (Institute Yacht Clauses) can be underwritten for all vessels with a value of greater than 18.000 euros.
- 9 **Allianz Embarcaciones** offers a coverage that is unique to the national market: **a sea towing service for any reason**.

Competing products only include land assistance coverage. **Furthermore, land assistance coverage** can also be included.

- 10 **Boats with a foreign flag** with a Spanish base port can also be insured.
- 11 **Allianz Embarcaciones prices** are extremely competitive.

In addition to these advantages, **Allianz Seguros** is always available to answer any questions or needs for all of its clients. Our objective is to provide you with the product that you really need.

Allianz Embarcaciones is, due to its range of coverage, policy flexibility, prices and service, a **star product** and a **point of reference** in the national insurance market.



Allianz Embarcaciones offers a sea towing service for any reason, a coverage that is unique in the national insurance market.

Allianz, Compañía de Seguros
y Reaseguros, S.A.

Customer Service
Tel. 932 277 599
www.allianz.es



*Quality certificate in the
design and contracting
of insurance and
the management.*



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