



# Do you want the best protection for yourself and your boat?

**Our watercraft insurance is a complete, flexible package that allows you to cover your risks comprehensively.** In case of a claim, you also benefit from professional advice given by specially trained watercraft experts who are also knowledgeable about boat building.

## Benefits

### Liability

Guaranteed amount	✓ CHF 10 million, other guaranteed amounts are possible
Deductible	★ CHF 0 / 1,000 / 2,000

### Skipper's liability insurance

You can include this as a coverage module in your personal liability insurance

### Partial accidental damage

Theft	✓
Natural forces	+
Natural forces 'Plus'	+
Glass breakage	✓
Fire	✓
Snowslide	✓
Malicious damage (vandalism damage up to CHF 10,000)	✓
Loose accessories	✓
Flying objects	✓
Damage caused by seaweed, nets, ropes or lines	✓ up to CHF 5,000 (deductible: CHF 500)
Recovery and transportation to the nearest dock	✓ up to CHF 100,000

### Water skiers

Claims by water skiers being pulled are included in the liability insurance

### Natural forces 'Plus'

Storm damage while berthing on the water is insured in addition to natural forces cover

### Comprehensive accidental damage insurance

Partial accidental damage insurance	As above
Collision due to a sudden and violent external occurrence, e.g. impact, running aground, taking on water, windstorm (winds of 75 km/h or more)	✓
Buckled or broken masts and spars as well as torn standing or running rigging (excluding operational damage)	✓
Capsizing and sinking	✓
Bonus protection	✓

**Machinery insurance (can be chosen as a coverage module for comprehensive accidental damage insurance)**

Improper use	✓
Carelessness	✓
Negligence	✓
Insufficient water, oil, fuel or other operating agents	✓
Failure of systems used for measuring, control, or safety	✓
And much more	✓

**Accident**

Medical expenses	✓
Disability and death lump sums with any amount of insurance you choose	★
Daily hospital benefits / daily benefits	✓ for a maximum of 730 days
Rescue missions, recoveries, transportation of body in the event of death, per accident	✓ up to CHF 100,000
Search missions	✓ up to CHF 10,000
Cleaning or replacing damaged clothing	✓ up to CHF 2,000

**Marine legal protection insurance**

Civil damages law and satisfaction, watercraft/vehicle contract law and much more	✓ up to CHF 300,000 in European inland waters ✓ up to CHF 150,000 for sea voyages
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✓ insured                      ★ insured, amount of your choice                      + optional

**Machinery insurance**

Cover includes all electrical and electromechanical devices and equipment that are permanently attached to the insured watercraft, such as the drive train, generators and communication and navigation instruments. Devices and equipment such as outboard motors or navigation instruments which are detachable are only covered as long as they are installed in the watercraft and included in the amount of insurance.

**Marine legal protection insurance**

For an annual premium of just CHF 70, this insurance covers civil damages law and satisfaction, watercraft/vehicle contract law and much more



**Additional benefits**

24-hour phone for immediate assistance and claims notification : 0800 809 809

Notify claims online at [www.axa.ch](http://www.axa.ch) or the easy way: use the AXA app on your smartphone

- Individual solutions thanks to the modular system
- Professional claims settlement by specially trained claims experts
- The insurance can also cover a dinghy powered by an engine that does not exceed 14.7 kW (20 hp) and the boat trailer



**Discounts**

- No-claims discount: Premium reduction for years with no claims

[www.axa.ch](http://www.axa.ch)  
24-hour phone:  
0800 809 809  
Customer portal:  
[www.myaxa.ch](http://www.myaxa.ch)

AXA Insurance Ltd.

 For more information, visit: [www.axa.ch/watercraft](http://www.axa.ch/watercraft)