

## Own Damage (Boats, Machineries and Equipments)

### Risks

Perils as per Institute Yatch Clauses  
Fire  
Malicious acts  
Explosions  
Theft  
Cyclone  
Accidental Sinking

### Main Exclusions

Outboard motor dropping off or falling overboard; Personal effects; Consumable stores; fishing gear or moorings

## Liability to Third Parties

### Risks

Loss or damage to any vessel or property  
Loss of Life; personal injury or illness  
Legal costs

### Main Exclusions

Liability towards employees

### TERMS AND CONDITIONS:

1. Territorial limits to be agreed with insurer.
2. Proposal form duly completed to be submitted.
3. Claims experience for the last 3 years should be provided.

\* Conditions apply