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THE FOLLOWING ENDORSEMENTS ARE ONLY APPLICABLE IF THE ENDORSEMENT NUMBER IS NOTED ON THE POLICY SCHEDULE.

Endorsement 1. SPEED BOAT CLAUSE

This endorsement only applies to *Vessel*, tender(s) or dinghy(ies) noted in the Certificate having a designed or actual top speed in excess of 17 knots and is less than 8 metres in length.

When **your boat** is underway **you** or another experienced person must be on board and in control of **your boat**.

We will not pay any claim for:

- loss, damage, liability or any salvage services while **your boat** is racing or taking part in speed tests or trials;
- loss or damage to turbojet **speedboats** unless they are taken out of the water in the normal way and not run ashore under their own power.
- loss or damage for fire or explosion if **your boat** is fitted with inboard machinery unless **your boat** is fitted with:
 - i. a remote controlled, (the controls must be operated from the steering position), or automatic fire extinguishing system in the engine compartment and, if possible, the tank space (**we** may accept another system if **you** tell us); and
 - ii. manually operated fire extinguishers and a fire blanket in the galley area.

Endorsement 2. WAR, CIVIL DISTURBANCE AND TERRORISM

Subject to the **warranties** and other terms of the Policy we shall cover you in respect of physical loss of or damage to the Vessel caused by war, civil disturbance and terrorism. This extension may be cancelled by us at any time by seven days written notice by prepaid post to the address shown in the Schedule when we shall return to you a proportion of the premium paid in respect of the unexpired period of insurance provided by the Endorsement.

Endorsement 3. MACHINERY DAMAGE INSURANCE

Subject to the **warranties** and other terms of the Policy we shall cover the Vessel's machinery for damage caused by freezing if the machinery has been maintained in accordance with the manufacturer's recommendation by a competent mechanic and the machinery has been protected by appropriate anti-freeze mixed and inserted in accordance with the manufacturer's specification.

Endorsement 4. Swinging Mooring Conditions

Notwithstanding anything contained herein to the contrary we will insure the vessel whilst on a swinging mooring between 1st April and 1st October any Year, provided:-

1. The vessel is designed to be kept on a swinging mooring,
2. The mooring is suitable for the type of vessel.
3. An automatic bilge pump is fitting and in working order.

Endorsement 5. LOSS OF TRAILER

This Policy is extended to insure your trailer up to the amount specified in the Schedule against loss or damage caused by:-

- 1 Accident, fire, malicious acts, negligence of any person
- 2 Theft
 - (i) if locked within a place of storage
 - (ii) if it is secured by an anti-theft device
 - (iii) if stolen with the Vessel

Third party legal liability risks are covered in the terms of the Policy conditions when the trailer is intentionally uncoupled from the towing vehicle

Endorsement 6. SINGLE-HANDED SAILING

Your Boat must only be sailed between the hours of sunrise and sunset local time and only for a cumulative total of 50 nautical miles per day unless she is manned by at least two people of adequate physical strength at least one of whom is competent to be in command.

Endorsement 7. LIABILITIES TO AND OF WATERSKIERS

We insure liability to and caused by anyone being towed on water skis, mono-skis, kneeboards or similar equipment, behind **your boat**. The most **we** will pay is the amount shown in **your schedule**

Endorsement 8. PERMISSION TO CHARTER (BAREBOAT)

1. Subject to the **warranties** and other terms of the Policy we shall cover the Vessel whilst on charter. The person chartering the Vessel will be insured by us for exactly the same risks and on exactly the same terms as we insure you save that the excess applying to any claim arising whilst the Vessel is on charter will be the sum appearing on the Schedule.

2. This Policy does not cover loss or damage arising directly or indirectly from a failure by the person chartering the Vessel to comply with any express or implied terms of the charter party.

Endorsement 9. ASSIGNMENT

We have noted the assignment of this Policy and/or any interest in the Policy and/or money payable under the Policy to the person or company named on the Schedule or as otherwise agreed by us in writing.

Endorsement 10. RACING RISK EXTENSION CLAUSE

We insure loss or damage to masts, spars and fittings, sails and standing or running rigging while **you** are racing **your boat**. The most **we** will pay is the amount shown in **your schedule** against these items. A deduction of 1/3 will apply to these claims prior to the application of policy excess.

Endorsement 11. CREW

You warrant that at all times when **your boat** is underway that a minimum two competent crew members are onboard

Endorsement 12. HOUSEBOAT USE

We agree that the Vessel may be used as a Houseboat.

Endorsement 13. NO EXCESS APPLICABLE TO THIRD PARTY LIABILITY CLAIMS

No Excess will be applied to Third Party Liability claims

Endorsement 14. MEDICAL EXPENSES COVER

The payment under this part of the policy is increased to €2000

Endorsement 15. UNDERWATER MACHINERY DAMAGE EXTENSION.

This policy is now extended to cover the loss or damage to Rudder, Propeller, Strut, Shaft, Motor, Electrical machinery or batteries and their connections resulting from an underwater impact whilst the vessel is moving. The excess shown on the schedule is doubled in relation to all underwater machinery damage claims.

Endorsement 16. SURVEY

It is a **warranty** of this policy that all recommendations pertaining to the seaworthiness and safety are carried out prior to any in commission period.

Endorsement 17. THIRD PARTY ONLY COVER

We insure legal liability to **third parties** and passengers only, as shown in your **policy**. The insurance excludes the removal of wreck expenses unless specified on the schedule.

Endorsement 18. NETTING & POTTING

The policy is extended to cover the vessel whilst used for static netting and potting. Excluding all cover on nets, pots and lines whilst in use and or any liability arising from the positioning of such gear.

Endorsement 19. MARINA BENEFITS

If **your boat** is on its permanent marina berth, **we** will not:

- take **your policy** excess off any claim under section 1 of **your policy**; or
- reduce **your** no claim bonus for any claim under section 1 of **your policy**

Endorsement 20. TAKEN ASHORE CONDITIONS

You must take **your boat** ashore at all times:

- when it has nobody on board; and
- between sunset and sunrise.

Endorsement 21. LAID UP PERIOD (As per your policy schedule)**Endorsement 22. CONTINENTAL USE**

You can take **your boat** and use it on **inland and coastal waters of Europe**, for up to 30 days at any one time.

Endorsement 23. PERSONAL BELONGINGS

We will insure **your personal belongings** (including those belonging to members of **your** family that are living with **you** all the time) against loss or damage.

We will only insure **your personal belongings** while **you** are taking them from **your** home or business address to **your boat** or back again and while they are on board **your boat**. The most **we** will pay is the amount shown in **your schedule** against the **personal belongings** value.

The most **we** will pay for any single item is €500 unless specified.

We will not pay claims for or caused by:

- brittle articles that are broken, unless they are broken by thieves, burglars, fire, stranding, sinking or collision;
- moths, vermin, damp, mould, mildew, mechanical or electrical breakdown or failure, electronic or computer breakdown or failure;
- loss of value because of age or use;
- theft of or loss of cash, cash cards, credit cards, cheque cards, currency or bank notes, stamps, travel tickets, travelers cheques, bonds or securities;
- theft of or loss of furs, jewellery and watches.

Endorsement 24. OUTBOARD MOTOR CLAUSE.

It is **warranted** of this policy that in the event of a theft claim you must be able to produce the serial number of the specified outboard motor noted on the schedule.

Endorsement 25. IWAJ

Notwithstanding anything contained herein to the contrary we will insure the vessel whilst moored afloat on the Grand Canal, Royal Canal and the River Barrow between 1st October and 31st March any year. During this period your policy excess will be doubled for all claims.

Endorsement 26. PASSENGER CLAUSE

The policy is extended to cover the vessel whilst used for the carriage of fare paying passengers, up to the number specified but not more than 12 passengers. Whilst the vessel is used for carrying fare paying passengers it is **warranted** the all applicable local authority regulations and licensing requirements are complied with at all times.

Endorsement 27. SKIPPER CHARTER / ANGLING / DIVING CLAUSE.

This policy is extended to cover the vessel whilst being operated as a pleasure charter angling / diving boat.

It is **warranted** that all regulations and licensing requirement of all applicable authorities are complied with at all times.

Endorsement 28. PERSONAL WATER CRAFT CLAUSE.

Any reference in this clause to vessel is reference to the Personal Water Craft specified on the schedule.

This policy covers the specified vessel subject to the following additional terms, conditions and **warranties**.

1. It is **warranted** that:
 - A The vessel is used for private pleasure purposes only.
 - B All drivers are aged 16 years or over.
 - C All drivers are experience in handling a vessel of this type and power.
 - D The vessel is not used in an area that personal water craft are prohibited.
 - E The vessel is not left afloat unmanned at any time.
 - F Where fitted to the vessel, the 'dead man's cord' is in operation at all times.
 - G Damage caused by Ingestion of any foreign object or substance into the mechanics of the vessel is not covered.
2. This policy excludes loss or damage caused by:
 - A Theft of the vessel when not in use, unless;
 1. the vessel is locked to the trailer and the trailer must be fitted with a wheel clamp.
 2. the vessel is moored on a mooring platform in an marina approved by underwriters and noted on the schedule.
 - B Launching and/or beaching of the vessel under power.
3. There is no cover under this policy for stunt, surf racing and/or white water use.

('In Use' means the vessel is temporarily away from the normal place of storage for the purpose of being used on water.)

Endorsement 29. WATER SPORTS TOYS LIABILITY CLAUSE.

This policy extends to cover liability to and incurred by persons arising from the use of inflatable water sports toys for private pleasure purposes only, whilst being towed or preparing to be towed by the vessel or whilst on board the vessel, subject to the following additional terms, conditions and **warranties**:-

It is **warranted** that whilst towing inflatable water sports toys:-

- 1) All drivers are aged 18 years or over unless notified to and agreed in writing by Yachtsman Euromarine.
- 2) All drivers are experienced in handling the vessel whilst being used for this purpose.
- 3) A competent and experienced observer is on board the vessel at all times when persons are being towed.
- 4) Use is restricted to inland non tidal waters, rivers, lakes and sheltered coastal waters.
- 5) All drivers adhere to the manufacturers recommended towing speeds.
- 6) All riders will be over 6 years of age and riders aged between 6 and 10 years must be accompanied on board the inflatable water sports toy by a responsible adult.
- 7) All riders will wear CE or US Coastguard approved impact jackets.
- 8) Manufacturer's general use and safety guidelines will be complied with by all persons.
- 9) The vessel will not be used in areas where this activity is prohibited.

It is further **warranted** that inflatable water sports toys used must be CE or US Coastguard approved.

The liability limit applicable to this extension is as stated in the schedule.

All other terms, conditions and **warranties** remain unchanged.