

CANCELLATION INSURANCE

Clauses governing the agreement :

For this guarantee to operate fully, it must be signed by every person aged under 75 years old at the date of the taking effect. For those aged over 75 years old, acceptance will be subject to approval by the insurance company.

Object of the insurance :

It reimburse to the designed signatory (the insured) the total money he has paid to the owner, up to date of the cancellation of the cruise, or owed by him up to date, under his contract of charter when this cancellation results from one the following circumstances : serious illness - accident or death of the insured, or his/her spouse or co-habitation, or of any parent aged under 80 years, or theirs children or grandchildren, - death of brothers or sisters, happening on month to the cruise - serious damage to property caused by fire or weather, affecting the insured's workplace or home - redundancy of the insured, happening after the date of signing the agreement - a summons of any type to attend a court of law, by any judicial or administrative authority during the period of charter except if initiated by the insured - relocation of the insured workplace, happening between the date of making charter reservation and the beginning of the charter period, when this is not initiated by the him/her.

Insurance Conditions :

The cancellation insurance comes into effect no earlier than the date that request is received at the office of OUEST ASSURANCES, accompanied by the appropriate payment, and only when this request is sent within the 8 days allowed for confirmation of the booking by the owner. Otherwise if it is received after the 8 days period, there will be a delay of 15 days before it takes effect, except the case of personal accident. Case of pregnancy, the cancellation insurance is only valid when the first confirmation is made after the date of booking, and within 6 months of this date, and only for reasons of medical complications.

In the case of termination/cancellation resulting from cohabitation, the policy holder must provide a certificate of co-habitation before the date of inception. Cancellation due a preexisting illness or treatment at the date of signing, will not be covered by insurance. In very case, the company's liability is limited to 30000€ per person.

REPATRIATION INSURANCE

Transport (of deceased person) and repatriation with medical facilities - early return if the cruise is interrupted due to the death or serious illness of a member of the immediate family - reimbursement of medical expenses abroad - any help necessary if the skipper has been repatriated - sending spare parts - return of the boat immobilised by breakdown for more than 3 days/return of the members of the crew in cases of serious disaster more than 25 miles from the departure port. **None of following are covered by the insurance the expenses of the sea rescue, customs duties, loss from theft, expenses following suicide attempts, suicide or drunkennes.**

EXCESS PAYMENTS INSURANCE

Start and duration of insurance cover :

Subject to the boat having been, signed for, before being taken in charge, and this having been formalised by the payment of the fees, the insurance takes effect when the boat is handed to the charter, and ceases on the date agreed in the contract charter.

Insured risks :

The insurance covers minor damages to the boat, or total loss of the boat when this is the result of a collision with a body external to the boat, either fixed or moving, or a fire or explosion, or a natural forces beyond the norm, which affected the whole boat, and which were written up in the log, and confirmed in a written declaration given to the owner at the handing-back of the boat at the end of the charter period and to OUEST ASSURANCES within 10 days.

Excluded risks :

Damage sustained during races, regattas or competitions with just one person on board. Partial theft or theft of the whole boat, misappropriation. Damage to the spinnakers or the engine. Defectiveness or decrepitude of the material and equipment. Use of the boat which is against the regulations. Damage made to another boat or being the cause of another boat liable for these damages. Damages resulting from assistance-operation.

Amount of the insurance :

In all cases, the total of reimbursement is equal to the amount of the guaranteed disaster limited to the damage excess of the contract from principal insurance made deduction of a "residual damage excess" equal to 10% from the deposit indicated to the charter agreement with a minimum of 200€, except case of race or regatta where the "residual damage excess" equal 20% with a minimum of 400€ and with exclusion of mast, sails and agreement. The maximum of engagement of the company is fixed at 4000€ or 5000€ (Force 9+).

Engagement of the tenant :

Taking into account what precedes, the tenant is bent on deposit with the hirer two guarantees : one equal to the "residual damage excess" and the other equal to the difference between the total excess and this "residual damage excess".