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## Pleasure Boats

### *Option I: Third Party Liability (against material damage and bodily injury)*

#### **Conditions:**

- ✓ Warranted Marina based
- ✓ Warranted private pleasure use only
- ✓ Warranted manned licensed & professional skipper at all times
- ✓ Cruising limits: Lebanese territorial waters
- ✓ Premium is settled in Fresh USD only

#### **Exclusion:**

- ✓ Excluding loss or damage to insured boat

### *Option II: Institute Yacht Clause*

#### **Covers and Conditions:**

- ✓ Covers losses/damages to hull, machinery, equipment, materials, engines, gear & everything connected therewith as per Institute Yacht Clause Cl.328 dated 1.11.1985
- ✓ Covers Third Party Liability up to boat's value (including passengers liability)
- ✓ Covers personal effects up to a certain limit (optional)
- ✓ Covers Machinery damage extension clause (due to boat's age)
- ✓ Warranted marina based
- ✓ Warranted private pleasure use only
- ✓ Warranted manned by licensed & professional skipper at all times
- ✓ Cruising limits: Lebanese territorial waters (for exceeding limits refer to Marine Dept.)
- ✓ Premium is settled in Fresh USD only

#### **Deductibles:**

- ✓ Deductible on Hull & Machinery claims to be applied



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## Marine Cargo

### Clauses, Terms & Conditions:

- ✓ Total Loss following total loss of carrying vessel or aircraft
- ✓ Institute Cargo Clause 'A'
- ✓ Institute Cargo Clause 'B'
- ✓ Institute Cargo Clause 'C'
- ✓ Institute Cargo Clause 'Air'
- ✓ Institute War Clause (Cargo)
- ✓ Institute Strikes Clause (Cargo)
- ✓ Institute War Clause (Air cargo)
- ✓ Institute Strikes Clause (Air cargo)
- ✓ Land Transit Clause
- ✓ Land Transit All Risks
- ✓ War Cancellation Clause
- ✓ Institute Frozen Meat clause
- ✓ Institute Frozen Foods clause
- ✓ Institute Classification Clause 1.1.01
- ✓ Cargo ISM endorsement code
- ✓ Premium is settled in Fresh USD only

**N.B:** Refer to the Company for other Clauses

### Warranties:

- ✓ Carrying Vessel is IACS-Classed and class maintained until completion of voyage
- ✓ Carrying vessel entered into a reputable P&I Club
- ✓ Warranted not in breach with International Sanctions
- ✓ Warranted Professionally packed

### Exclusions:

- ✓ Institute Radioactive Exclusion Clause
- ✓ Institute Cyber Attack Exclusion Clause
- ✓ Sanction Clause