

Marine Trades BUSINESS PACK

Trident Marine Insurance



BUSINESS PACK - Trident Yacht Club Scheme Policy Endorsements

Providing cover for Fire and Perils including accidental loss or damage on buildings and contents (including docks, wharves and jetties).

When packaging an insurance solution, Clubs may also choose the following and other additional sections of cover:

- Burglary – Theft of Club Property
- Glass – Replacement Costs
- Business Interruption
- Money – Cover for Loss of Funds

The Trident Yacht Club Scheme property section is available either in a Business Insurance Package format for smaller clubs or Industrial Special Risks for larger clubs.

The Trident Yacht Club policy automatically includes additional protection against flood and storm surge (sub limits apply).

Policy Wording TMTL-BPK0314

Additional Insured

Yachting Australia Inc. Class Association Yacht Clubs affiliated with the International Racing Union and it's members whilst engaged in the performance of duties on behalf of the Named Insured club. These duties may include - conducting, organising, or supervising events such as Yacht races, sail training courses, navigational trials within Australian territorial waters.

Business Property cover Section

Scope of Cover

Fire, Lightning, Explosion, Storm or Tempest or Rainwater, Water Damage, Impact, Aircraft, Earthquake, Riots or Civil Commotion, Malicious Damage, Damage by Burglars.

Accidental Damage - 10% of the total sum insured for Buildings and Contents

Definitions

The word "Buildings" is amended to include point 6 - Wharves, Docks & Piers.

"Buildings does not include" is amended Point 5 - "Wharves, Docks & Piers" is deleted.

Optional Extensions to the Business Property Section:

Clause 1. (h) - Flood, is deleted

Clause 1. (i) - The sea, is deleted and replaced with:

Clause 1. (i) - The sea. The action of water from the sea, tidal wave or high water, however this exclusion (i) shall not apply to Storm Surge, which shall mean a temporary change in sea and/ or river levels caused by a meteorological disturbance, such as a cyclone, typhoon, hurricane or strong wind. Limit of indemnity is \$1,000,000 or the amount specified in the schedule.

This document should be used as a summary only and not used when considering a specific insurance policy