



## IRONSHORE YACHT<sup>SM</sup>

### Luxury Yacht Program



Owners of Luxury Yachts, Mega Yachts and Custom Sportfish boats have high standards so Ironshore has created a comprehensive policy for even the most discerning client. Ironshore's Luxury Yacht program offers one of the most customizable and comprehensive policies in the industry. Our Claims and Underwriting teams work closely together, focusing on the yacht industry to provide specialized solutions backed by personal service.

#### BROAD PROTECTION. CUSTOM COVERAGE.

Our Luxury Yacht program provides broad, comprehensive coverage customized to your unique policy needs.

- Coverage for yachts from \$750,000 to \$10,000,000 in hull value
- Broad "All Risks" coverage
- Deductible-free coverage offerings
- Broad navigational limits
- Custom coverage for high-end sportfish boats
- Charter coverage available

Our experienced production specialists work with you to tailor coverage to the unique nature of your yacht, cruising itinerary, and captain & crew requirements.



#### DEDUCTIBLE-FREE AT TIME OF NEED

Ironshore offers deductible-free coverage on emergency services and personal items that matter most.

Deductible-free coverage includes:

- Navigation and communication equipment
- Personal property of owner, guest, and crew
- Fine arts (valued up to \$75,000)
- Tenders and personal watercraft
- Commercial towing and assistance
- Precautionary measures coverage (up to \$5,000) in cases of windstorm, tidal surge, waves, or fire
- Property damage deductible waiver applicable in event of:
  - Damage caused by yacht yard/shipyard personnel
  - Fire originating away from yacht
  - Vessel damage at dock, anchor, or mooring caused by another vessel
  - Damage caused when assisting another vessel in imminent danger
  - Loss payment that exceeds 25% of the agreed value

**Policyholders who are loss-free after the first year of coverage are rewarded with our deductible-reduction clause, which lowers your property-damage deductible by up to 25%.**



## PEACE OF MIND PROTECTION

From search and rescue to captain and crew, Ironshore's policy gives you peace of mind and protection you can rely on. Additional policy highlights include:

- Marine environmental damage coverage
- No exclusion for latent defects or manufacturer's defects
- Coverage for captain and crew (under Jones Act, General Maritime Law, and Death on the High Seas Act)
- Legal defense in addition to liability limit
- Marina as additional insured (automatically added)
- Search and rescue coverage (up to \$25,000)
- Wreck removal coverage (in event legally obligated to raise, remove, destroy, or dispose of your yacht)
- Repair guarantee coverage (for faulty repairs by an approved facility)
- Automatic coverage of newly acquired vessels (up to 30 days from date of purchase)

## THE IRONSHORE DIFFERENCE

At Ironshore, we take a unique approach to client service. Our Claims and Underwriting departments work together on your policy from the outset. This means the right decision makers are familiar with your policy and can respond efficiently should a claim arise.

Our deep underwriting and claims expertise in the yacht industry enables Ironshore to offer superior levels of protection and one of the most comprehensive policies in the industry.

## CONTACTS

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When considering a long-term insurance partner for your business, please call 1-866-370-6505 or visit [orchidinsurance.com](http://orchidinsurance.com)



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