

Car insurance
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Personal accident insurance



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Enjoy smooth sailing

YACHT INSURANCE
SAIL MASTER





**■ ■ If the unexpected occurs,
I know I am covered ■ ■**

Looking for the most comprehensive protection for your boat?

With GIG Sail Master Plus you can relax and enjoy your time on the water.

Whether your boat is a brand new motor cruiser or seasoned sailing dingy, we can provide the most comprehensive cover available for your valued possession.

GIG Sail Master Plus is a highly flexible product, locally developed and improved through the years to cater for boat owners' requirements.

Why GIG Sail Master?

Over the years, we have developed our offering to provide:

- Comprehensive products
- Simple underwriting process and instant cover tailored to your needs
- Trained and experienced underwriters and claims handlers

Our underwriting and claims teams are well experienced and undergo regular training to provide you with the best level of service at all times.

We believe in doing things differently and can provide you with a reliable insurance product suited to your needs, attentive customer service throughout the policy duration and—if things go wrong—a fast and fair claim settlement.

Comprehensive cover

Our comprehensive cover option addresses to accidental loss or damage to your boat and protects your liabilities towards third parties.

Your boat will be covered whilst in use or moored, afloat or ashore and even during transit on purpose built trailers (for boats up to 9 metres). Our comprehensive protection comes with built-in unique covers such as Uninsured Boater coverage, Search & Rescue and bonuses such as the No-Claim rebate (up to 10%) as standard.

Third Party Liability

Although the comprehensive cover offers complete protection for your asset, we can also provide a Third Party Liability only cover. With this option, our policy will cover your liability towards third parties—including guests onboard your boat.

Both options can be customised with specific extensions covering your boating activities such as water skiing (for motor boats) or racing (sailing boats) and personal accident (for you, your spouse and dependant children).

Instant Cover

GIG Sail Master Plus is simple to apply for. You can be covered instantly once your proposal and our terms are accepted.

Fast and Fair Claim Settlement

GIG will make the claims process as smooth as possible. With a reputation for superior customer service, prompt claims service and fair payment.



A quick guide to your cover

It does not matter whether you own a small runabout, cruiser, or racing yacht, Sail Master is designed to meet the needs of all boat owners.

Coverage	Comprehensive Cover	Third Party Liability Only
Loss or damage to your boat	Yes	No
Third party liability cover (up to AED 2,000,000)	Yes	Yes
No-claim bonus	Yes	No
Uninsured boater coverage	Yes	No
Search & rescue	Yes	No
Personal effects (including cash)	Optional	No
Personal accident	Optional	Optional
Racing (sailing boat only)	Optional	Optional
Water skiing (motor boat only)	Optional	Optional
Third party liability cover (extended to AED 4,000,000)	Optional	Optional
Cruising range extension	Optional	Optional

Unique Additional covers



Uninsured Boater Coverage

(Vessels used for private and pleasure purposes only).

We will cover you for the third party bodily injury suffered by you on board your vessel, caused by an uninsured owner or operator of another vessel.

Cover is limited to a maximum of AED 183,500 any one event.



Search & Rescue

We will pay for Search & Rescue expenses in relation to the insured vessel or persons provided by public or private rescue services or professional salvors approved by relevant authorities.

Cover is limited to a maximum of AED 92,000.



No-Claim Bonus—for comprehensive cover option

We will reward boat owners with claim-free records. Our pricing is designed to take into account owners and/or skippers with international qualifications and/or over three years of experience.

“ I bought the yacht of my dreams and I need an insurance to navigate with peace of mind ”



Optional Covers

Personal Effects on board your boat (including cash)

Your personal belongings are covered against loss or damage, even when the boat is left unattended, when following forcible or violent entry into the vessel.

Personal Accident

You and/or your spouse and/or your dependant children will be covered in case of accidental physical injury sustained from the use of the vessel resulting in, death or disappearance at sea, permanent disability related medical expenses. Cover is provided up to AED 183,500.

Water Skiing (motor boats only)

When you are doing watersports, Sail Master can cover Your legal liability to or of water skiers for up to AED 550,000 for each accident.

Racing

When you are participating in a regatta or an official race, under a comprehensive cover, we will cover up to two-

thirds of the replacement value of mast, spars, sails and rigging in the event of an accident.

Standard Cruising Range

All vessels less than 20 feet (6 metres): Within 40km radius of permanent mooring or if launched elsewhere 40km radius from the place of launching, provided range does not extend to territorial waters of any other country.

All vessels 20 feet (6 metres) and over: Arabian Gulf not north of 27 degrees N (but excluding Iranian territorial waters), plus Oman territorial waters.

If you want to sail the 'Seven Seas', we can arrange specific extensions for your voyages.

Disclaimer: This leaflet provides only summary information about coverage. Full details of terms, coverage, conditions and exclusions are found in the policy, available from any GIG branch in the Gulf or at our website www.giggulf.com.

For more information, contact your nearest GIG branch, your Travel Agent, your Broker or log on to www.giggulf.ae