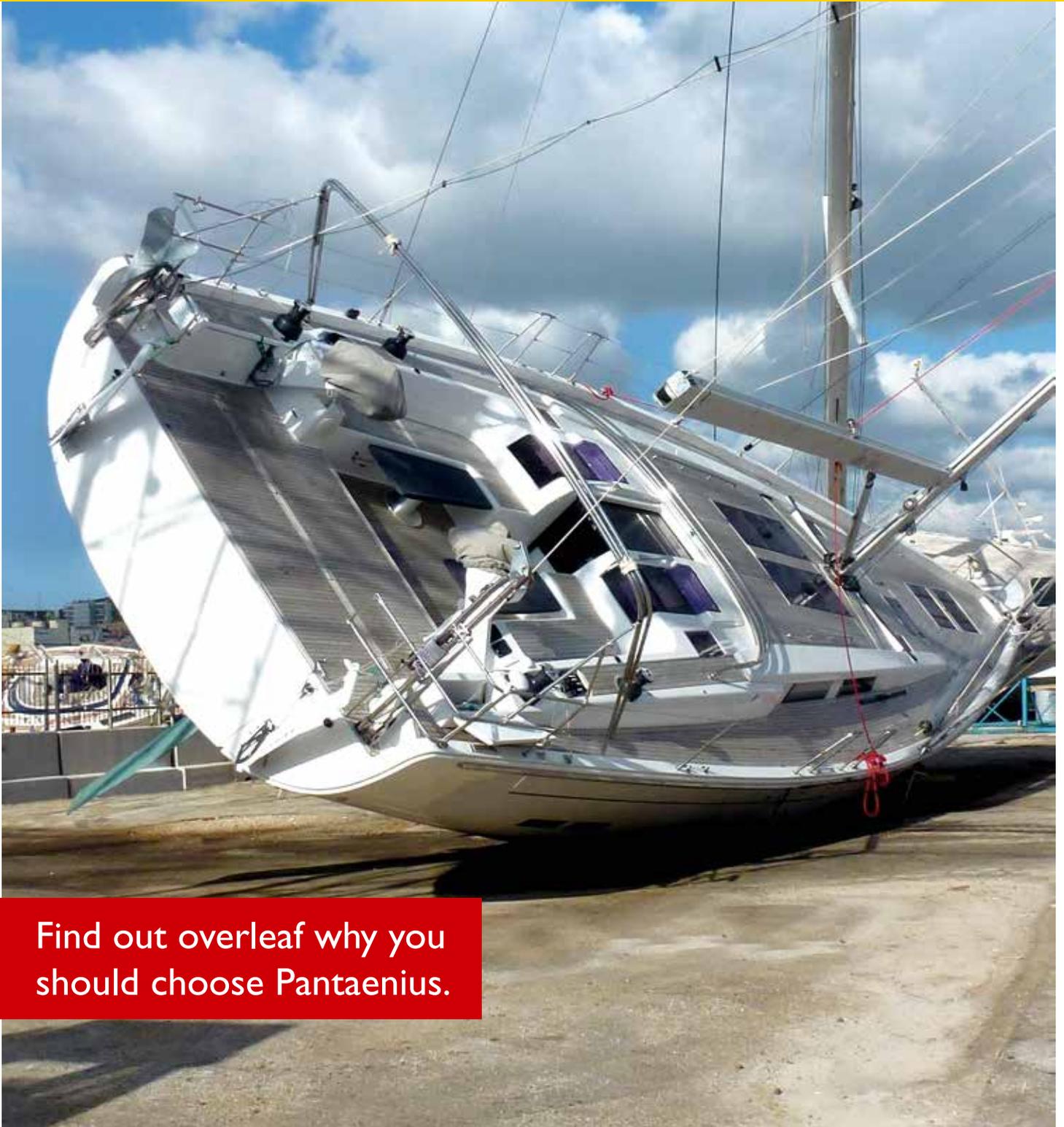


Pantaenius – there when you need us most.



Find out overleaf why you should choose Pantaenius.


PANTAENIUS
Sail & Motor Yacht Insurance

pantaenius.co.uk

Pantaenius UK Limited is authorised and regulated by the Financial Conduct Authority (Authorised No.308688)

Pantaenius, because not all insurance is the same.

The only way you will really know if insurance is value for money is if you are one of the unlucky boat owners who will need to make a claim this year – and by then it could be too late. Selection is all too often based on price – but should it be? Pantaenius customers enjoy the peace of mind of knowing they can answer yes to the following questions. Can you? Check your insurance policy now.

	Pantaenius	Other insurance provider
Is cover for damage as a direct result of a part failing due to wear and tear; latent defect; corrosion of any kind or rot included as standard, with only the cost of repairing or replacing the failed part being excluded?	✓	<input type="checkbox"/>
Are main engines and gearboxes, for sail and motor yachts, up to five years old covered for damage caused by failure of component parts?	✓	<input type="checkbox"/>
Does any New for Old/Betterment deduction only apply to parts and materials – not labour costs?	✓	<input type="checkbox"/>
Does any New for Old/Betterment deduction only apply after 10 years?	✓	<input type="checkbox"/>
Can you remove the New for Old/Betterment deduction completely, ensuring all claims are settled on a fully new for old basis?	✓	<input type="checkbox"/>
Does the insurance provider operate its own 24-hour emergency claims helpline and is this operated by their own UK based staff and not outsourced?	✓	<input type="checkbox"/>
Is the policy based on an Agreed Fixed Value – which cannot be either challenged or 'averaged' in the event of a claim?	✓	<input type="checkbox"/>
Are claims for total loss, personal effects, or damage by lightning, re or theft all paid with no policy deductible being applied?	✓	<input type="checkbox"/>
If your vessel is correctly moored (not just limited to marina berths) and is damaged by a Third Party vessel which is underway, is the claim paid without a policy deductible being applied?	✓	<input type="checkbox"/>
Does the liability policy extend to cover the policyholder when skippering a borrowed or chartered yacht?	✓	<input type="checkbox"/>
Does your Third Party Liability policy offer a £9m limit as standard?	✓	<input type="checkbox"/>
Can you pay by instalments without any surcharge or interest charges?	✓	<input type="checkbox"/>
Is your policy free of both cancellation and administration fees?	✓	<input type="checkbox"/>

Call us for a quotation  01752 223656