

Ironshore Luxury Yacht Program



EXPERIENCE
the
IRONSHORE DIFFERENCE



IRONSHORE[®]
A Liberty Mutual Company

Yacht insurance for clients with the highest standards.

With one of the most easily customized and comprehensive policies in the industry, it's no wonder luxury yacht owners rely on Ironshore for specialized insurance and service. We offer broad coverage designed for yachts from \$750,000 to \$10 million in hull value, backed by a team of experienced production specialists and claims professionals.



“ALL RISK” COVERAGE. BROAD NAVIGATION LIMITS

When it comes to high-value yachts and custom sportfish boats, clients need insurance protection and service they can count on. Ironshore offers one of the most comprehensive and broad “all risks” coverage in the market, combined with broad navigation limits and policies customized to the unique needs of the yacht, crew and cruising itinerary.

RELIABLE PROTECTION. DEDUCTIBLE-FREE COVERAGE.

From emergency towing to fine arts and personal property, Ironshore offers deductible-free coverage and protection at the time of need.



Policyholders who are loss-free after the first year of coverage are rewarded by our deductible reduction clause, reducing their property damage deductible by 25%.

PERSONAL COVERAGE

Personal Property	The onboard property, as well as the guests and crew, are covered without a deductible.
Tenders & Personal Watercraft	From tenders to personal watercraft, Ironshore offers deductible-free coverage for smaller vessels kept on board the yacht.
Fine Arts	Fine art on board the yacht valued up to \$75,000 is covered without a deductible.
Navigation & Communication Equipment	In the event of a loss only to this equipment, no deductible applies for equipment used for navigation and communication.
Property Damage Deductible Waiver	Whether comfortably at anchor or assisting another vessel in imminent danger, Ironshore's property damage deductible waiver applies to unfortunate situations outside of your control. These include damage caused by: <ul style="list-style-type: none">• Yacht yard/shipyard personnel• Fire originating away from yacht• Another vessel striking yours while your yacht is at dock, anchor, or mooring• Assisting another vessel in imminent danger



EMERGENCY SERVICES

Towing & Assistance	For emergency assistance, not involving a covered loss, Ironshore covers the cost of towing services with no deductible.
Precautionary Measures Coverage	In cases of an impending threat from windstorm, tidal surge, waves, or fire, Ironshore provides deductible-free precautionary measures coverage up to \$5,000 to haul out or move the yacht.



BROAD PROTECTION. CUSTOM COVERAGE.

Ironshore's broad luxury yacht policy covers a wide range of risks, including custom coverage for chartered yachts and sportfish boats. Protection includes:

MARINE ENVIRONMENTAL DAMAGE

Marine environmental damage is covered up to the liability limit due to harm caused by physical contact with marine habitat. Payment of fines and penalties is covered up to \$50,000, if one is legally obligated to pay for marine environmental damage.

LATENT DEFECTS & MANUFACTURERS DEFECTS

Unlike many policies, latent defects and manufacturers defects are not excluded under Ironshore's policy.

COVERAGE FOR CAPTAIN AND CREW

Ironshore provides liability coverage to captain and crew under the Jones Act, General Maritime Law, and Death on the High Seas Act.

SEARCH & RESCUE COVERAGE

Up to \$25,000 in search and rescue services are covered under the policy.

WRECK REMOVAL

In the unfortunate event one is legally obligated to raise, remove, destroy, or dispose of their yacht, Ironshore offers coverage up to the liability limit for wreck removal.

LEGAL DEFENSE

In addition to the liability limit, our legal defense coverage offers the greatest amount of legal protection.

FAULTY REPAIRS

Ironshore offers guaranteed coverage for faulty repairs by an approved facility.

AUTOMATIC COVERAGE

When a new vessel is acquired, Ironshore will automatically provide coverage up to 30 days from date of purchase.

MARINA COVERAGE

A marina is automatically added as an additional insured under the Ironshore policy.

HIGH-END SPORTFISH BOATS

Ironshore offers custom coverage for sportfish boats, including up to \$100,000 in coverage for fishing tackle and equipment on board the vessel and up to \$7,500 in coverage for fishing tackle and equipment stored off the vessel. Our policy also includes coverage for tournament entry-fee reimbursement if one is unable to participate in a tournament due to a covered claim.

CHARTER COVERAGE

For vessels that may occasionally charter, we offer coverage for the person or entity chartering the yacht. We also offer up to \$25,000 in loss of charter hire, if the yacht has a written charter agreement that it cannot execute due to a covered claim.



**DEEP EXPERTISE.
INTEGRATED SERVICES.**

At Ironshore, our specialized production and claims professionals work hand-in-hand to provide customized coverage and responsive service. This approach along with our experienced team of decision-makers provides peace of mind to our clients.

Broad protection. Deep expertise. Exceptional service.
Experience the Ironshore difference.



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IRONSHORE®

About Ironshore

Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. Select specialty coverages are underwritten at Lloyd's through Ironshore's Pembroke Syndicate 4000. The Ironshore group of companies is rated A (Excellent) by A.M. Best with a Financial Size Category of Class XIV and A (Stable) by Standard & Poor's. Pembroke Syndicate 4000 operates within Lloyd's where the market rating is A (Excellent) by A.M. Best, AA- (Very Strong) by Fitch, and A+ (Strong) by Standard & Poor's. For more information, please visit: www.ironshore.com.

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