

ARTICLE 2 – DESCRIPTION OF ASSISTANCE COVERAGE FOR THE INSURED BOAT

Following a maritime incident, a breakdown, or an act of vandalism or theft affecting the insured boat, we cover or reimburse, within one month and subject to declaration, only the related and contractual expenses in the event of:

TROUBLESHOOTING / TOWING

This service applies in the case of immobilizing breakdowns, loss of keys, or fuel shortages when the boat is docked, at sea (within 6 nautical miles from the coast), or on public navigable rivers, canals, and inland waterways.

Upon your call, we will assess the issue with you to provide useful information and guide you on the initial steps to take.

In the case of a persistent immobilizing breakdown, we organize and cover the costs of towing and/or on-site troubleshooting of the boat within the following limits:

- Up to 2 hours of labor for troubleshooting at the dock,
- Towing costs to reach the nearest shelter, within the limit specified in the Guarantee Table.

In all cases, repair costs and spare parts remain your responsibility.

ARTICLE 3 – EXCLUSIONS FROM BOAT ASSISTANCE

Our intervention does not cover:

- ◆ Consequences of incidents occurring during motorboat trials, races, or competitions authorized by public authorities under current regulations when the beneficiary participates as a competitor or during crewed or solo sailing races in the case of a sailboat,
- ◆ Use of the boat for illegal activities or, more generally, in violation of international legislation,
- ◆ Any request for intervention on the boat outside the geographical limits described in Article 2,
- ◆ Search, rescue, and salvage costs of any kind,
- ◆ Boat location beyond 6 nautical miles,
- ◆ Any safety issues related to the vessel and its crew,
- ◆ Engine repairs as part of maintenance operations, and all consequences related to a clear lack of maintenance,
- ◆ Assistance requests related to a fire or a boat about to sink,
- ◆ Consequences of the boat's immobilization due to weather conditions,
- ◆ Recurrent breakdowns caused by the failure to repair the vessel after an initial covered intervention.