



الوطنية للتأمين

شركة البحيرة

Al-Buhaira National Insurance Co.

شركة مساهمة عامة خاضعة لأحكام القانون الاتحادي رقم (٦) لسنة ٢٠٠٧ ومقيدة في سجل شركات التأمين تحت رقم (١٥) وسجل الشركات التجارية تحت رقم (٣١) مركزها الرئيسي الشارقة - رأس المال المدفوع بالكامل ٢٥٠ مليون درهم

المركز الرئيسي : برج البحيرة للتأمين - شارع الكورنيش - بحيرة خالد - الشارقة، ص.ب. ٦٠٠٠ ، هاتف : ٥١٧٤٤٤٤-٠٦ ، فاكس : ٥٧٤٨٨٥٥-٠٦
Head Office : Abnic Tower - Corniche Road - Khalid Lagoon - Sharjah - P.O. Box 6000, Tel.: 06 - 5174444 - Fax: 06 - 5748855

PLEASURE YACHTS INSURANCE POLICY SCHEDULE

POLICY NUMBER	P/DB/HULL/2025/003003/BRO	رقم وثيقة التأمين
NAME OF INSURED	M/s IMPERIAL CHARTER YACHTING SERVICES L.L.C PO BOX: NA, DUBAI, UNITED ARAB EMIRATES	اسم المؤمن له
ID NO.	960574	رقم الهوية
INTEREST	HULL & ENGINE / THIRD PARTY & PASSENGERS LEGAL LIABILITY	بيانات التغطية
VESSEL NAME	CONNECT	اسم الباخرة
PURPOSE OF USE	TOURIST CRAFT	نوع الاستخدام
ENGINE NO.	M61450 / M61450	رقم المحرك
HULL / CHASSIS NO.	NL-VDU40030G010 /	رقم البدن / القاعدة
COAST GUARD NO.	DT 2035	رقم خفر السواحل
NO OF PASSENGER / CREW	10 + 2 CREW	عدد الركاب
MATERIAL OF HULL	FIBER GLASS	نوع البدن
ENGINE MAKE	02X321 YANMAR (INB)	نوع المحرك
BUILT	2010	سنة الصنع
LENGTH / WIDTH / DEPTH	12 M' / 3.5 M' / 0.95' M	الطول / العرض / العمق
GRT / NRT	11.80	الحمولة الإجمالية
SUM INSURED	MARINE HULL AND ENGINE : AED 1,200,000.00	مبلغ التأمين الاجمالي
	TOTAL : AED 1,200,000.00	
	UAE DIRHAMS ONE MILLION TWO HUNDRED THOUSAND ONLY	
PERIOD OF INSURANCE	13 Months From: 17/06/2025 To: 16/07/2026 (Both Days Inclusive)	مدة التأمين
TRADING AREA	WITHIN UAE WATERS ONLY AND NOT EXCEEDING 12NM OFFSHORE	المنطقة التجارية
PREMIUM	AED 10,447.50	القسط
LAW&JURISDICTION	UNITED ARAB EMIRATES	الاختصاص القضائي
WARRANTIES	AS PER SCHEDULE ATTACHED	الضمانات
EXCLUSIONS	AS PER SCHEDULE ATTACHED	الاستثناءات
DEDUCTIBLE	10% OF CLAIM AMOUNT I.R.O FIRE CLAIM SUBJECT TO MINIMUM OF AED 50,000/- E.E.L (INCLUDING TOTAL LOSS CLAIM) ALL OTHER CLAIMS AED 20,000.00 Each and Every Loss	الخصومات

CLAUSES AND CONDITIONS



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Policy No : P/DB/HULL/2025/003003/BRO

Institute Yacht Clauses (CL.328) of 1/11/85

Clause No. 5.1 deleted and Clause 19 to apply.

Including Third Party and passenger Legal Liability limited up to AED 2,000,000/- (with a sublimit of AED 200,000/- person) combined single limit any one accident or occurrence and in the annual aggregate in respect of bodily injury and property damage.

Clause 3.2 deleted and this insurance to allow boat to be used for Commercial Tourism purposes only.

No refund of premium under CL.20 in case of claim covered under this insurance.

Cancelling returns only - no laid up return premium, subject to 3 months' minimum premium.

Full annual premium to be charged in case of total loss / constructive total loss.

Value Added Tax 'VAT' Clause.

WARRANTIES

Warranted maximum carrying capacity not exceeded.

Warranted Yacht is under the control of professional skipper at all times whilst underway.

Warranted Marina based, alternatively yacht must be securely moored at a safe assigned place and not exposed to open sea and not to be left unattended whilst not in use.

Warranted Yacht maintained in seaworthy condition throughout the policy period.

Warranted no bareboat chartering of the boat.

Weather forecast to be obtained continuously, at least 48 hours prior to sailing.

Warranted qualified and experienced captain & crew whilst using the yacht and well aware of the trading area.

Warranted AGCC Flag/Registration and/or ownership through-out the policy period.

Warranted portable fire extinguishers installed on board and in engine room and periodically serviced as per the manufacturers recommendations.

Warranted enough number of life jackets are kept onboard.

Warranted smoke/heat detectors installed in the engine room (engine spaces) tanks spaces recommended by the manufacturers.

Warranted no liability shall attach to this insurance in respect of any claim caused by or arising through fire or explosion unless the Yacht equipped in the engine room (or engine space) tank space and galley, with a fire extinguishing system automatically operated or having controls at the steering position and maintained in efficient working order.

No claim will be entertained if the boat is used/operated by any other unauthorized captain/crew/passenger or any other person.

Claim (if any) will be supported by Coast Guard report.

Warranted no Iranian/Ownership/Management/Contract or any Iranian interest on the subject matter and/or any person(s) connected with this insurance whatsoever.

CONDITION SURVEY WARRANTY :

Warranted full condition survey for the yacht to be conducted by M/s. Quest Marine or M/s. Ericson & Richards (M.E) within 30 days from the inception of cover, and all recommendations must be complied with as per time frame as stipulated by the surveyor at owner's cost., Non-compliance with the condition survey warranty will relief ABNIC from any liability thereon.

EXCLUSIONS

Excluding piracy and violent theft, barratry from persons outside the vessel as per JH2005/047.

Excluding any accident that falls outside the geographical limits set out in the insurance policy.

Institute Radioactive Contamination, Chemical, Biological, Bio-Chemical and Electromagnetic Weapons Exclusion Clause of 10/11/2003 (Cl.370).

Institute Cyber Attack Exclusion Clause of 10/11/2003 (Cl.380)

Marine Cyber Endorsement LMA 5403 – 11 November 2019

Nuclear Energy Risks Exclusion Clause-Marine (NEREC-01/01/89).

Seepage and Pollution Exclusion Clause (Amended 01/01/89)

Political Risk, Financial Guarantee and Credit Risk Exclusion Clause.

JHC communicable disease exclusion - JH2020-007A of 20/11/2020

Sanction Limitation and Exclusion Clause JH2010/009 of 29/07/2010



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Terrorism Exclusion Clause.

Marine Hull Electronic Date Recognition Exclusion Endorsement.

Excluding Wreck Removal, Mechanical Breakdown & Uninsured Boater

Excluding all Water Sport Activities, Racing, Diving, Commercial Fishing etc...

Excluding of any claims while vessel is on land or during launching procedures (into and out of water)

Excluding liability arising out of poisoning by foods &/or beverages &/or drinks served onboard the insured boat.

Excluding Racing risks absolutely.

Excluding Water Skiing.

Excluding wear and tear.

Excluding Crew / Navigator liability absolutely

Excluding machinery damage unless caused by insured perils.

Excluding War, Terrorism and Political risks absolutely

COMPLIANCE WARRANTY

Warranted that all necessary or required licenses, permits and certificate pertaining to the use and operation of the Yacht are in full force and effects as of the effective date of the coverage provided, and will be valid during the period of this policy, & that during all such times the insured will comply with all laws, rules & regulations that apply to the uses to which the assured employ the Yacht.

CANCELLATION AND RETURN OF PREMIUM

This insurance may be cancelled by the underwriters at any time subject to 30 days' notice to the Assured or by mutual agreement.

NOTICE OF CLAIM

"Clause 13.1 is amended to read as - in the event of any occurrence which may give rise to a claim under this insurance, immediate notice shall be given to the underwriters with no later than seven (7) days from the date of occurrence and any claim reported after the expiry of seven (7) days will not be admissible."

PREMIUM PAYMENT WARRANTY

(PPW)

Warranted premium to be paid prior to policy inception date, in the event of premium not being paid on its due date, the cover afforded by this policy shall be deemed to have ceased at midnight on such due date.

LAW & JURISDICTION

This insurance is governed by and construed in accordance with the law of United Arab Emirates and each party agrees to submit to the exclusive jurisdictions of the courts of United Arab Emirates.

SUBJECTIVITIES :

* Subject to no known or reported losses for the last 5 years & till 17/06/2025

* To provide condition survey report within 30 days from the policy inception date (without the completion and submission of a full and satisfactory CONDITION SURVEY REPORT, ABNIC will not be liable to pay any claims arising from this cover.)

This 17th day of June 2025

(Time : 13:24:40)

E-mail : abnicho@albuhaire.com

Website : www.albuhaire.com

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Branches : Sharjah: 06 - 5684000, Fax: 06 - 5685000, Abu Dhabi: 02 - 6226200, Fax: 02 - 6220600, Dubai: 04 - 2319444, Fax: 04 - 2942077, Bur Dubai: 04 - 3435995, Fax: 04 - 3435334
Khorfakkan : 09 - 2386089, Fax: 09 - 2382066, Al Ain: 03 - 7641960, Fax: 03 - 7658487, Fujairah: 09 - 2227288, Fax: 09 - 2225221, Ajman: 06 - 7467777, Fax: 06 - 7460666



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SIGNED ON BEHALF OF AL - BUHAIRA NATIONAL INSURANCE CO.

وقعت نيابة عن شركة البحيرة الوطنية للتأمين

AUTHORISED SIGNATURE

