

Extract from the information notice of the insurance contract "Rachat de franchise plaisance" number 970011 subscribed by Assurances Premium at AWP P&C SA - Société anonyme au capital de 17 287 285,00 Euros - 519 490 080 RCS Bobigny - Société régie par le Code des Assurances - Siège social : 7, rue Dora Maar - 93400 Saint-Ouen - Société soumise au contrôle de l'Autorité de contrôle prudentiel et de résolution, 61 rue Taitbout - 75436 Paris Cedex 09.

The information notice can be downloaded from our insurance portal [www.assurances-premium-plaisance.fr](http://www.assurances-premium-plaisance.fr) or obtained by simple request by post or by email.

Definition of a family: Family is understood to mean the head of the family, his spouse or similar (civil partner, common-law spouse), 1st and 2nd degree ascendants and descendants, brothers, sisters, brothers-in-law and sisters-in-law.

### **REINSTATEMENT OF EXCESS**

This takes effect on the handover of the boat to the charterer and ceases on the date fixed in the charter contract subject to underwriting before the start of the charter (cruise of a maximum of 30 days) and taking charge of the boat, formalised by the payment of the corresponding insurance premium for the Excess Reinstatement cover. It applies to material damage caused to the boat following a sea event, during navigation handled as a "good family head" and complying with the rules of Maritime Affairs, Customs and the Police of France and of the countries visited. The charterer states that he has the necessary knowledge and experience for the navigation that he plans to undertake and the licence required for the conduct of the vessel chartered.

Sea event is defined as a classified accident resulting either from external impacts on the vessel with a fixed or moveable item, fire or explosion or unforeseeable natural forces of exceptional intensity affecting the vessel. This "sea event", under sanction of forfeit, must have been mentioned in the logbook and confirmed at the time of the return of the vessel by a written declaration to the charter company and to ASSURANCE PREMIUM PLAISANCE within a maximum period of 5 days following the end of the charter. The amount of the reimbursement is equal to the amount of the actual damage, limited to the amount of cover appearing in the membership bulletin. In all cases it cannot exceed € 3,000, € 4,000, € 5,000, € 6,000, € 7,000 or € 8,000 per charter before deduction of a residual excess for which the charterer remains liable, appearing in the membership bulletin. Special baseplate and boat propeller excess of € 700.

The cover cannot apply for damage not noted in the logbook, damage occurring in the case of non-compliance with the navigation area defined in the navigation permit or the area corresponding to the actual operator of the vessel, except in the case of assistance (law of 7 July 1967), damage occurring in the case of non-compliance with the advice or recommendations of the maritime or meteorological authorities, damage occurring in the case of non-compliance with the Code of Maritime Regulations in respect of navigation and sailing, nautical instructions attached to any decree governing the practice of navigation and/or instructions for use by the charter company, damage resulting from the use of the boat in breach of the conditions of the charter contract, damage resulting from navigation not undertaken as a "good head of family", damage resulting from a deliberate act or negligence, damage occurring to the vessel's ancillary equipment (bip, ancillary boat, outboard motor) or any other mechanical or electrical instrument when this damage is not linked to a sea event, damaging affecting sails, in the case of the failure of the material used in normal navigation conditions due to wear and tear or age, if the charter contract does not provide for any excess or security deposit relating to this, damage caused to the boat when, at the time of the accident, the driver was in an obvious state of drunkenness or under the influence of alcohol, including when he refuses to submit to tests by the competent authorities or under the influence of drugs, barbiturates or tranquilisers not medically prescribed, stimulants, anabolics or hallucinogens, damage occurring to the inside of the boat (burns, stains, etc.), damage occurring in the event of the loan or sub-chartering of the boat, damage occurring during single-handed races and/or regattas, following the consequences of civil or foreign war, riots, popular uprisings or acts of terrorism. Furthermore, in addition to the exclusions mentioned above, the cover never applies when, before departure, a check of all of the boat's navigation equipment and its inventory has not been done and reported in the logbook when, following a check of all of the navigation equipment, one or several defects are established in the logbook as not repaired before the boat's departure, in the event of partial theft or total theft, in the case of loss of equipment or misappropriation, in the case of damage affecting the engine, in the event of damage caused to a third party or sustained by a liable third party or for the costs inherent in a salvage or assistance operation, during single-handed races or regattas.