

**HORIZON YACHT CHARTERS BVI**  
**EXPLANATION OF HULL DAMAGE WAIVER INSURANCE**

During the completion of your paperwork, you will have been asked to pay \$60 per day for monohull charters (max \$600) or \$70 per day for catamaran charters (max \$700) per day for your insurance as well to provide a \$2000 (\$5000 where applicable) refundable security deposit. To understand what the hull damage insurance covers, please read the following or call the office if you have any questions.

**Charterer Liability**

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- Accidental damage to hull, appendages, spars, rigging sails, keel & rudders
  - Vandalism and “hit and run” UP TO THE FIRST
  - Fire \$2000.00 (or \$5000 where applicable)
  - Theft
  - Loss of equipment or damage to equipment
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**Damage or Losses Not Covered – All Costs are 100% Customer Responsibility:**

- Damage incurred while operating boat under the influence of drugs or alcohol
- Damage due to failure to check and maintain all fluid levels
- Damage occurring while the boat is being operated by anyone who does not have a valid sailing resume accepted by Horizon Yacht Charters or who is under 18 years of age
- Damage due to operating vessel in restricted areas **including marked navigational hazards**
- Interior damage
- Loss of inventory, contents and personal effects
- Damage or personal injury when the boat has more passengers than the number of berths, or whenever there are more persons on board than life-jackets
- Damage incurred by persons using the dinghy under the age of 18 years of age
- Damage due to gross negligence
- Damage not reported **immediately**
- Damage resulting from failure to comply with Client Responsibility Agreement
- Damage resulting from failure to comply with Charter Contract

**Please Note:**

- All two-party accidents, fire, theft or vandalism **MUST** be reported to the police as well as HYC
- This policy is null and void if the boat is damaged during the illegal transportation of contraband or for other illegal trade or purpose