



## Leave your worries ashore

Coverage feature	What it means	Why it matters
<b>“All-risk” coverage</b>	Protection against property damage or loss regardless of cause (specific exclusions may apply in some instances).	You can rely on broad coverage with few restrictions.
<b>Uniform coverage</b>	The same high-quality coverages are available for yachts of any size with no differential treatment for smaller or uncrewed boats.	Other carriers may differentiate or limit coverage on smaller yachts.
<b>Worldwide navigational capabilities</b>	Coverage is available for virtually any itinerary.	Dependable coverage while you are undertaking your pre-defined navigation plan.
<b>High limits</b>	Coverage capacity for yachts of high value (Agreed Value) and high levels of protection & indemnity (P&I) limits are available.	We have the capability to insure large yachts with P&I limits tailored to meet your individual needs.
<b>Flexible deductible options</b>	You can adjust the deductible to suit your preferences.	Assuming more of the up-front risk may result in meaningful premium savings.
<b>Pollution protection</b>	We offer full P&I limit coverage with no sub-limits for pollution and/or marine environmental damage.	Increased environmental scrutiny and tighter regulations have led to growing pollution liability exposure. This coverage may be excluded or limited by some carriers.
<b>Crew coverage</b>	Your crew, as a Named Insured on the policy, is covered, including P&I coverage for crew claims under the Federal Jones Act or similar laws of other nations.	We offer the coverage you are obligated to provide.
<b>Newly acquired yachts</b>	Automatic hull and P&I coverage for newly purchased tenders or yachts is valid for 30 days.	New acquisitions are protected immediately at the time of purchase.



Bring on tomorrow

American International Group, Inc. (AIG) is a leading international insurance organization serving customers in more than 130 countries and jurisdictions. AIG companies serve commercial, institutional, and individual customers through one of the most extensive worldwide property-casualty networks of any insurer. In addition, AIG companies are leading providers of life insurance and retirement services in the United States. AIG common stock is listed on the New York Stock Exchange and the Tokyo Stock Exchange. AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at [www.aig.com](http://www.aig.com). Products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Not all products and services are available in every jurisdiction, and insurance coverage is governed by actual policy language. Certain products and services may be provided by independent third parties. Insurance products may be distributed through affiliated or unaffiliated entities. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. This brochure is a summary only. It does not include all terms and conditions and exclusions of the policies described. All references to claim settlement information are based on the loss being covered by the policy and are subject to change without prior notice. Please refer to the actual policies for complete details of coverage and exclusions. Coverage and supplemental services may not be available in all jurisdictions and are subject to underwriting review and approval.