

Anacortes Yacht Charters - DAILY DAMAGE FEE (Coverage & Exclusions)

Your Daily Damage Fee applies to covered claims/repairs to hull and machinery from accidental damage aboard your chartered yacht. These claims may arise while travelling under conditions allowable per your Charter Agreement with Anacortes Yacht Charters in a collision with another vessel, while docking, or from a deadhead strike.

Examples of Exclusions deemed **Operator Error**:

- **Negligence or Gross Negligence:** This includes, but is not limited to, **groundings** (soft or hard), operating while impaired, and navigating in limited visibility. *Ensure you know your location at all times!*
- **Running out of fuel**
- **Running batteries down – KNOW WHEN TO RECHARGE**
- **Wrapping dock lines or any lines around running gear**
Dock lines have the potential of causing major damage especially on sailing vessels with small shafts & struts. Wrapping a dock line around the vessel's running gear can cause it to "snap" tight, causing shaft and/or struts to be bent out of alignment
- **Plugged Heads/Overfilled Holding Tanks**
- **Filling tanks with incorrect fluids**
Removing diesel fuel from water tanks or water from diesel tanks can be very expensive. Complete removal of the physical fresh water tanks, lines and pumps may be required if diesel is introduced into the water system. Water in diesel tanks can cause extensive engine damage.
- **Service calls for operator error. Some examples of this would be:**
 1. No Start due to Shift Lever in Forward/Reverse instead of in NEUTRAL
 2. No Start due to Fuel Shut-Off/Running Out of Fuel
 3. Failure to open thru-hull valves after checking sea strainers causing over-heating, impeller failure or more serious engine problems/repairs
- **Lack of vigilance while anchored, grounding due to tidal swings or dragging**
Client is responsible deductible/repairs for damage, dives, tows, chase boat calls, etc.

Damage caused by operator error: The Charterer is responsible for any damages incurred, whether caused by the Charterer or the Charterer's crew (including hired or guest crew), for all repairs and associated costs up to the *yacht-specific* insurance deductibles.

The Daily Damage Fee will be assessed for the first 21 days, with a 4-night minimum on shorter charters. Additional days will be calculated at 50% of the daily fee, or \$30, whichever is greater. Upon arrival, a credit card imprint will be required and held on file until the vessel is surveyed upon completion of charter. The credit card may be charged for outstanding fees and items not covered by the daily damage fee.

P&I (Liability) INSURANCE: A small flat rate premium for is also required that provides \$1,000,000.00 of coverage. Rates for this P&I policy listed in specs online - varies by boat. This is for *third party claims* initiated for the time you are in charge of the vessel against You, the Yacht Owner, or AYC. This will come into play once your own umbrella policy is exhausted.

Express written permission is required from the Insurance Provider **for yachts traveling outside AYC's cruising grounds referenced on your Charter Agreement.**