

[Personal Insurance](#) / [Recreational boat insurance](#)

Pleasure Craft Insurance



At Royal & SunAlliance, Yachtworks is our suite of products designed for pleasure crafts. It includes:

Simply P&I - a Value-Oriented Liability Policy Simply P&I offers the customer an alternative to the standard "All Risk" type policies for which they must purchase both physical damage and liability coverage. Available at a considerably lower cost, Simply P&I includes \$2million Protection & Indemnity liability plus extras such as Wreck Removal coverage in a value conscious package.

First Mate - an All Risk Agreed Value Replacement Cost (AVRC) Policy The First Mate program is the entire pleasure craft insurance package, being both a broker quoting system and comprehensive AVRC All Risk yacht policy. For qualifying customers, First Mate includes all of our standard policy coverages, plus has optional deductibles, extra coverages, and higher liability limits available.

Complete - a Custom-Tailored All Risk Policy Yachtworks Complete is just that, the complete yacht insurance policy. Based on our comprehensive AVRC All Risk wording, it can be customized to suit virtually everyone's yacht insurance needs. Complete is available to a wide range of yachts, whether powered by motor or sail.

Lakestar - our Premium All Risk Policy for Higher-Valued Yachts Lakestar is the answer to how you improve on an already great insurance policy. It is an AVRC All Risk wording, plus many extra coverages and enhancements included in one premium package. Designed to suit the needs of higher valued yachts, Lakestar also provides optional coverages not seen in other wordings to qualifying customers such as extended navigation, replacement cost protection, and 1st claim free.

Advantage - an All Risk Policy Tailored to Performance Class Boats. Finding an insurance policy for higher powered or performance vessels is not easy, so Advantage is the solution. Advantage is based on our AVRC All Risk form, and has been modified to recognize the unique nature of this class of power craft.

The information on this website is intended for promotional purposes and is not an insurance policy. It is not an offer of insurance. It contains some information about coverage offered by Royal & SunAlliance but does not list all the conditions and exclusions which apply to described coverage. The actual wording of the policy and local law govern all situations. The products and coverage described may not be available in all jurisdictions, and are subject to change. Please speak with your broker who can provide details on the products and services best suited to your needs.