



"These clauses are purely illustrative. Different policy conditions may be agreed. The specimen clauses are available to any interested person upon request. In particular:  
(a) in relation to any clause which excludes losses from the cover, insurers may agree a separate insurance policy covering such losses or may extend the clause to cover such events;  
(b) in relation to clauses making cover of certain risks subject to specific conditions each insurer may alter the said conditions".

1/11/85

## INSTITUTE YACHT CLAUSES PERSONAL EFFECTS CLAUSES

(For use only with the Institute Yacht Clauses 1/11/85 in insurances covering Vessels with lockable cabin accommodation)

**The following extension shall apply provided that a separate amount insured in respect of Personal Effects is stated in the Schedule to the policy.**

**1** Subject always to its terms and conditions, this insurance is extended to cover (without reference to any excess and deductible in Clause 12.1 of the Institute Yacht Clauses 1/11/85, all risks of loss of or damage to Personal Effects, being the personal property of the Assured and/or of the Assured's family, and crew's clothes provided by the Owners, while on board or in use in connection with the insured Vessel, including while in transit from the Assured's place of residence to the insured Vessel, and until return to such place of residence, but EXCLUDING CLAIMS ARISING FROM:

- 1.1 wear and tear, gradual deterioration, damp, mould, mildew, vermin, moth and mechanical derangement
- 1.2 breakage of articles of a brittle nature, unless caused by the vessel being stranded, sunk, burnt, on fire or in collision or by stress of weather, burglars or thieves
- 1.3 loss of cash, currency, banknotes or travellers cheques
- 1.4 loss of water-skis or diving equipment, unless as a result of fire or theft following forcible entry or of total loss of the Vessel
- 1.5 perils excluded by Clauses 21, 22 and 23 of the Institute Yacht Clauses 1/11/85.

**2 AVERAGE**

This insurance is subject to the condition of average, that is to say, if the property covered by this extension shall at the time of any loss be of greater value than the amount insured hereunder in respect thereof, the Assured shall only be entitled to recover such proportion of the said loss as such amount insured bears to the total value of the said property.

**3 NON-CONTRIBUTION**

This insurance does not cover any loss or damage which at the time of the happening of such loss or damage is or would, but for the existence of this insurance, be insured under any such insurance, except in respect of any excess beyond the amount which would have been payable under such other insurance had this insurance not been effected.

**4 LIMIT OF INDEMNITY**

The amount recoverable under the Personal Effects extension shall be limited to the amount insured in respect thereof, as stated in the Schedule to the policy, (any single article valued at £100 or more to be specially declared).

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