



Provisions and references regarding third-party liability insurance for Swiss seagoing yachts

All Swiss seagoing yachts must provide proof of third-party liability insurance in order to be registered, and this cover must be permanently established for the whole duration of registration. The relevant legal provisions are laid down in the Swiss federal regulations for seagoing yachts. (Swiss Yacht Regulations; SR 747.321.7)

Only insurance providers entitled to operate in Switzerland under Swiss law can be accepted. The minimum liability covered per event for all personal and material damages must amount to at least CHF 5 million. Consequently the insurance must be contracted in Switzerland and in Swiss francs.

The geographical area of coverage may be limited. Typical areas could be:

worldwide (all seas, occasionally also named Zone C)

or

(high) seas western Europe (occasionally also named Zone B), often specified as the Baltic- and North Seas incl. the English Channel, Irish Sea and Atlantic Ocean up to 60 degrees north and 20 degrees west, down to 25 degrees north including the whole Mediterranean Sea.

If the coverage is limited to a specific geographical area (e. g. there is no worldwide coverage), this must be mentioned in the certificate of registry.

The **insurance certificate of coverage must be provided to the SMNO**, mentioning the ship's main particulars and the corresponding geographical area of coverage.

The personal data of the insured must correspond to those of the yacht's owner(s).

A yacht may be registered at the earliest from the initial date of its insurance coverage and the validity of its certificate of registry may not exceed the period of insurance coverage.

Note: The maximum period of registration amounts to three, and alternatively only two or one year(s) in accordance with Art. 12 of the Swiss Yacht Regulations. Consequently proof of coverage must be provided for at least the desired period of registration.