

**MARINE INSURANCE – COMMERCIAL CRAFT – COVER NOTE HEPMCH00079877**

**Proposer:** Wa'Omoni Legacy Inc.  
**Policy No:** HEPMCH00079877  
**Business:** To Be Confirmed  
**Mooring Address:** To Be Confirmed

| Item No. | Description   | Sum Insured    |
|----------|---|----------------|
| 1        | 2004 29ft. fiberglass Sea Ray vessel "Life's A Picnic" with twin Mercruiser Mercury engine.<br><br>Hull ID No. SERT4211C404 | EC\$163,323.00 |

**Cover:** Against -  
 a) any loss of or damage to the Interest Insured  
 b) Liability to Third Parties

**Limit of Liability:** Third Party Liability EC\$2,700,000.00 ( including Passenger Liability)

**Conditions** Institute Yacht Clause with clause 3.2 deleted to allow for charter use and 5.1 and 5.2 deleted.  
 Third Party Liability including Passenger Liability up to a limit of EC\$2,700,000  
 Institute Radioactive Contamination Exclusion Clause.  
 Excluding liabilities arising from consumption, provision and/or sale of food and drink.  
 Excluding liabilities arising out of diving, swimming and/or snorkeling activities.  
 Excluding Passengers's Personal Effects.  
 Subject to Local Jurisdiction.

**Warranty:** Warranted that once an official report/advisory of any approaching storm is issued, vessel is secured in a safe place away from the Beach Front.  
 Warranted that no more than the maximum authorized number of eight (8) passengers be carried and that an equal number of life jackets be on board.  
 Warranted that an experienced skipper is in charge of vessel at all times.

**Extensions:** N/A

**Exclusion:** a) Any Act of War & Terrorism  
 b) Information Technology

**Navigation Limit:** The Coastal Waters of Antigua & Barbuda as far North as St. Martin and as far South as Dominica

**Jurisdiction:** The Nation of Antigua and Barbuda

**Period out of commission/layup:** N/A

**Policy Deductibles:** Hull & Equipment

**Non Cat Perils** ( including total and/or constructive total loss) – **3%** of sum insured (Hull & Motor) per item each claim ( but not including Special Equipment, Dinghy, Outboard Motor to Dinghy, Personal Effects, Trailer)

**Cat Perils** ( including total and/or constructive total loss) – **4.5%** of sum insured (Hull & Motor) per item each claim ( but not including Special Equipment, Dinghy, Outboard Motor to Dinghy, Personal Effects, Trailer)

**Period:** 15<sup>th</sup> March, 2014 to 14<sup>th</sup> March, 2015



**PUBLIC LIABILITY INSURANCE – COVER NOTE HEPPPL00079878**

**Proposer:** Wa'Omoni Legacy Inc.

**Policy No:** HEPPPL00079878

**Business:** To Be Advised      **Risk Address:** Firesky, Scotts Hill

**Cover:** To indemnify the Insured against liability at law for damages and claimant's costs and expenses in respect of -

a) accidental injury to persons  
b) accidental damage to property

happening within the Geographical Limits during any Period of Insurance in connection with the Business of the Insured

**Conditions:** As per our Standard Public Liability Insurance Policy wording including Products Liability (food and drink ) and also extended to include liability arising from diving, snorkeling, Swimming Activities but excluding any diving activities to a depth greater than 4 metres.

**Vessel:** "Life's A Picnic"

**Limit of Indemnity:** EC\$2,700,000.00 inclusive of all costs

**Estimated Annual Turnover:** To Be Advised

**Exclusion:** a) Any Act of War & Terrorism  
b) Information Technology  
c) Fungus, Mildew and Mould

**Warranty:** N/A

**Geographical Limits:** The Coastal Waters of Antigua & Barbuda as far North as St. Martin and as far South as Dominica

**Jurisdiction:** The Nation of Antigua & Barbuda.

**Policy Deductible:** EC\$3,375.00 each claim.

**Period of Insurance:** 15<sup>th</sup> March, 2014 to 14<sup>th</sup> March, 2015

