

**Intermediary**

Guian SA
26 rue Pierre Guinard, le Havre
France
76600

Issued in accordance with authorisation granted to **Hiscox MGA Ltd** underwritten by certain Underwriters at Lloyd's under Binding Authority Reference No B080114860H17. In consideration of the premium specified below, the said Underwriters are hereby bound, each for his own part and not one for another, their heirs, executors and administrators, to insure the vessel(s) named herein, in accordance with the terms and conditions attached hereto.

Certificate of Insurance

Certificate Number: RC/17/52405

Class of Business	Racecover
Name of Insured	SAS YC40 representee par Franz Bouvet
Insured Address	1342 Route de Saint Jacques 06810 Auribeau
Vessel Name	YODA
Period of Insurance	01 October 2017 00:01 to 01 October 2018 00:01 Local Standard Time
Gross Premium	EUR 2,437.50
Tax	EUR 469.03
Total Premium	EUR 2,906.53
Transaction Type	Renewal
Insured Type	Commercial

This certificate is not valid
unless signed:

**Dated in
London:** 02 October 2017

Signed for and on behalf of Hiscox MGA Ltd

www.hiscoxmga.com

Racecover is a trading name of Hiscox MGA Ltd. Hiscox MGA Ltd is authorised and regulated by the Financial Conduct Authority.

Hiscox MGA Ltd Limited's registered Office is 1 Great St Helen's, London EC3A 6HX and the registered number is 07720593.

YODA

Schedule of insured values	Sum Insured	Deductible
Vessel Value	EUR 135,000	EUR 8,000
Mast Spars & Rigging	EUR 25,000	
Total Sum Insured	EUR 160,000	

Order hereon 100 % of sums insured

Navigation Limits European Waters 35 degrees North to 60 degrees North by 15 degrees West to 10 degrees East, including events listed below

Events Armen Race
Normandy Channel Race

Vessel Particulars

Name of Vessel	YODA
Year Built	2008
Hull Make	Class 40
Length	40 feet
Flag	France

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Conditions**GENERAL CONDITIONS**

FRENCH MARINE HULL INSURANCE FOR ALL VESSELS FORM OF 1st JANUARY 1998 AMENDED 1st JANUARY 2002

1st Article 3rd Stanza concerning contribution to general average and to salvage charges is deleted

2nd Article concerning the liability sum insured

15th Article 2nd Stanza concerning the premium split is deleted

16th Article concerning Lay up in Port is deleted

25th Article concerning Salvage is deleted

27th Article 4th Stanza concerning the Reinstatement of the sum insured is deleted

FRENCH MARINE INSURANCE POLICY COVERING LIABILITY OF THE OWNER OF A SEA-GOING VESSEL FORM 20 December 1990

1st Article 3rd Stanza concerning General Average is deleted

1st Article 5th Stanza concerning Salvage is deleted

1st Article 9th Stanza concerning fines and penalties is deleted

INSURED VALUES

135,000 € on hull and machinery and everything connected therewith

25,000 € on mast spars and rigging

160,000 € Total Insured value for Total Loss

3,000,000 € Third party liability (property damage only) limited to collision (Art 1er 2° Imprimé Corps)

1,000,000 € per event of third party liability (bodily injury, property damage and consequential loss)

1,000,000 € on property damage

1 000 000 € on consequential loss following property damage

50,000 € on salvage in transatlantic races and offshore events

25,000 € on salvage in European races and regattas

25,000 € per event on wreck removal

50,000 € per passengers and

250,000 € per events

SPECIAL CONDITIONS

TOTAL LOSS YES

DAMAGES on hull, mast and riggings YES

with a maximum of 25,000 €

DAMAGES on electronic, motor and personal effect NO

SALVAGE EXPENSES YES

LIABILITY YES

LIABILITY TOWARDS PASSENGERS (within the limit of 8 passengers) YES

WRECK REMOVAL YES

DEDUCTIBLES

Damages

8,000 € per event including Total Loss

8,000 € on salvage charges

Liability

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Conditions

8,000 € on property damage and consequential loss following collision
Nil on other property damage, bodily injury and consequential loss resulting therefrom
8,000 € on wreck removal

EXCLUSIONS

Damage to sails
Construction latent defect
War risks and piracy

SEVERAL LIABILITY NOTICE - LSW 1001 INSURANCE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

SANCTION LIMITATION AND EXCLUSION CLAUSE JH2010/009 29/07/2010

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Law and Jurisdiction

This insurance shall be governed by and construed in accordance with French law and subject to the exclusive jurisdiction of the Courts of France

IMPORTANT INFORMATION

We have relied on the information that you have given us (including where applicable the information in any proposal form) in deciding to accept this insurance and in setting terms (including the premium). You, or any party covered by this insurance policy, must notify us of any changes which may affect your policy; you must take reasonable care not to make a misrepresentation but to ensure that all information is correct, accurate and complete.

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Complaints Procedure

Hiscox MGA Ltd are committed to providing the highest standards of service

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your intermediary (if applicable) or Hiscox MGA Ltd

If you are dissatisfied and you wish to make a complaint, you can do so at any time by referring the matter to

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR

By Telephone: 0800 116 4627 or +44 1904 681 198

International

By email: customer.relations@hiscox.com

The Lloyd's managing agent HIS Syndicate 0033, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, within ten business days of the complaint being made.

The Lloyd's managing agent HIS Syndicate 033, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within two months of the complaint being made.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within two months of the complaint being made, you may be eligible to refer your complaint to the Insurance Ombudsman in France. The contact details are as follows:

Insurance Ombudsman / La Médiation de l'Assurance
TSA 50110
75441 Paris Cedex 09
France
E-mail: le.mediateur@mediation-assurance.org
Website: <http://www.mediation-assurance.org/Accueil>

The above is without prejudice to your rights in law.

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