

In addition/modification to the SKB of the Gothaer Allgemeine Versicherung AG, following criteria for insurance of houseboats are agreed:

#### 1. Scope

In amendment according to Section 1.1 of SKB the insurance for the houseboat is only valid at the fixed moorage mentioned in the policy. The insurance for the in the policy mentioned dinghy is valid within a radius of 100 nautical miles from the fixed mooring of the houseboat.

Sections 1.1.1 and 1.1.2 shall be deleted.

In amendment according to sections 1.1.5 only with an appropriate means of transportation and only after previous consultation and confirmation of the insurance the transport is assured by land or driving or spending on water. All items have to properly packaged and/or braced.

#### 3. Insured properties and risks

In amendment to the SKB exclusively following risks are insured:

- 3.1 Insured in accordance to the contract is the specified houseboat and described dinghy with outboard engine.
- 3.2 Insured are all items of the private household, provided that they are ownership of the policy holder and already not insured by another insurance contract (subsidiary coverage).
  - 3.2.1 The insurance sum for personal belongings is limited on 75 % according to the insurance sum of the houseboat;
  - 3.2.2 The insurance sum for electronically items is limited on 25 % according to the insurance sum of personal belongings, but maximum 5.000 EUR. These include among other things radio- and television system, camera- and video system as well as notebooks.
- 3.3. Insured is the loss or damage of the insured item by:
  - 3.3.1 Sinking, water inleakage, supply water;
  - 3.3.2 Fire, thunderbolt, explosion and implosion;
  - 3.3.3 Storm (from wind force 8, no gusts), force majeure, direct action and/or consequential losses;
  - 3.3.4 Burglary, robbery and vandalism or the attempt of such an act;
  - 3.3.5 Theft of the total houseboat incl. personal belongings and/or dinghy;
  - 3.3.6 Theft of the dinghy which was locked up with a lock of the highest safety category;
  - 3.3.7 Additionally insured considered the risk of accident regarding the mentioned dinghy accordingly to the policy.

#### 4. Exclusions

Section 4.1 will be revised as follows: not insured are:

- Cash, money card, certificates, savings books and other securities
- Jewellery, jewels, pearls, stamp-, coin and medal collections

- Coats, hand woven carpets, works of art (e.g. painting, collage, graphics, sculptures)
- Antiques (items which older than 100 years) excluded pieces of furniture.

The exclusions are added to the following point:

4.2.11 gross negligence or intentionally induced damage;

4.1.12 Breakage of glass damages, provided that they are not consequential losses of an insured risk.

4.3 Provided that within the country of the fixed moorage there are regular checks of the hull and/or of other constructions on the houseboat required, they have to keep and to prove to the insurer in case of claim. Breaches of statutory required checks leads the insurer to release from obligation to perform.

4.4. Claims, by open light facilities (wood, coal or gas heating, -chimneys and/or – ovens) considered insured, provided that they were specific stated on the application form and listed in the insurance contract.

## 5. Insurance value

The fixed charge shall be deleted the insurance based on the current market value basis.

Section 5.1 will be added as follows: The value of the insured personal belongings and of the dinghy/outboard engine shall be specified separately.

Sections 5.3. – 5.5 shall be deleted.

## 6. Indemnification

Section 6.1.1 will be revised as follows: in case of total loss of the houseboat inclusive personal belongings and dinghy/outboard engine the current market value will be replaced by the insurer.

Section 6.2 will be revised as follows: In all other cases repairing costs regarding necessary corrections will be replaced by the insurer respectively costs of similar replacements according to the current market value reduced of a possible declining balance.

Section 6.4 will be revised as follows: The agreed deductible shall be computed for every loss occurrence and of the in accordance to the receiving compensation.

6.4.1 In a causal cohesion standing loss occurrence by an open light facility the deductible will increase on 25 % of the loss amount, but at least the agreed deductible according to the contract.

Section 6.5 damaged items can not made available for the insurer, but on demand they are to be handed over.