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#038



# D.A.S. HELLAS

## LEGAL PROTECTION INSURANCE FOR LEISURE BOATING

WHAT DOES LEGAL PROTECTION INSURANCE MEAN? WHAT ARE ITS BENEFITS? HOW IS IT DIRECTLY CONNECTED TO RECREATIONAL VESSELS? MRS NANTIA STAVROGIANNI, CEO & VICE CHAIRWOMAN OF D.A.S. HELLAS, IS THE RIGHT PERSON TO ANSWER ALL OF OUR QUESTIONS.



### What is legal protection insurance?

Legal protection insurance is the sector of private insurance services that reimburses the insured person, when the risk for which the policy has been issued arises, by covering the costs for all necessary legal proceedings, as for example fees for lawyers, court enforcement officers and court experts appointed by the court, court stamps and other expenses. This means that the insured can apply for court action without worrying about the court expenses and the complexity of legal proceedings.

### How are legal protection insurances connected to leisure boats?

Vessels are the vehicles of the sea. This means that the same risks threatening the owner and driver of a car can emerge for the owner or captain of any vessel. The owner of a leisure boat must have a legal protection policy so as to safeguard his interests and handle and overcome any unfortunate contingency.

### Does D.A.S. offer legal protection policies for vessels?

For over 20 years DAS has been offering special legal protection policies adapted to meet the true needs of a boat owner, be that a private individual or a company of professionals. It should be stressed that legal protection policies apply to claims for compensation, advocacy in criminal courts, or disputes for transactions, including disputes with charterers, which makes the life of the professionals of yachting easier. Moreover, it could cover disputes with yards or maintenance and repair service providers, motor maintenance, etc. Legal protection policies can even cover possible disputes with insurance companies.

### Could you give us an example of legal protection policy activation?

Let us suppose the mechanic responsible for the yacht's motor carried out negligent maintenance which led to greater damage or caused the vessel to remain inoperative. In this case D.A.S. Hellas shall claim remedy of all damage, as well as any other compensation, such as non-material damage, loss of income, etc.

### What does your clientele in the yachting industry consist of?

Our customers cover the entire range of leisure boating, namely private individuals owning boats of all sizes. At the same time we work with companies of professionals that own entire fleets. In any case, our policies cover every natural or legal entity, owners, charterers or boat passengers. This is why the clientele of D.A.S. spreads in all yacht categories.

### D.A.S. offers several legal protection policy products for a variety of professional activities and needs. Do you consider the yachting industry an interesting market?

Of course, it is of great interest to us. Let us not forget that, according to the legislation, we are obliged to have boat insurance against civil liability and, as we all know, the cover against civil liability does not include every possible need of a boat owner, if not paired with a legal protection policy. Considering the great number of boats in Greece, there is a lot of potential for legal protection policies and we are interested in claiming that market.

### Who decides on the lawyers to get in charge of your clients' cases?

The citizens insured with D.A.S. Hellas can freely choose their lawyer and D.A.S. will cover the expenses. However, our firm has a wide network of cooperating lawyers all over Greece. They are specialized on cases concerning vessels. What I'm trying to say is that special cases are handled by special associates. This shows our qualitative advantage in defending the interests of our clients.

### How big is the cost of a legal protection policy?

Not that big. Even in the case of large yachts, the insurance cost is affordable. In fact, taking into consideration the true needs of our clients, DAS offers policy options that are shorter than a year, which reduces the insurance cost even further.





# LEGAL PROTECTION POLICIES FOR LEISURE BOATS

The Law of the sea is extremely strict and any unfortunate contingency can put you in trouble. Therefore, the legal protection policies of D.A.S. Hellas offer important benefits that always come in handy when travelling with your boat (speedboat, sailing boat, Jet Ski).

#### WHOM DOES THE POLICY COVER?

The Owner of the leisure boat, the Skipper, as well as the Passengers.

#### WHAT IS THE POLICY'S RANGE OF COVERAGE?

Everywhere you need us in Greece, we will be there.

### COVERAGE

#### CLAIMING DAMAGE COMPENSATION

Damage inflicted on the Insured Vessel / Skipper / Passengers

#### ADVOCACY IN CRIMINAL COURTS

If charged for:

- injuring a swimmer or spearfisher
- polluting the sea or not conforming to the rules of navigation, etc.

#### CLAIMS AND REBUTALS OF CONTRACTUAL OBLIGATIONS (TRANSACTIONS)

- When in litigation with the yard that repaired your boat
- When in dispute with charterers
- When you have sold your boat and there is a delay or nonpayment of checks / bills of exchange by the buyer

#### DISPUTES BETWEEN OUR INSURED AND INSURANCE COMPANIES

- When, based on the terms of the contract of your leisure boat, you are claiming compensation you are entitled to for your Leisure Boat in the case of fire, theft, etc.

#### ADDITIONAL BENEFITS (FREE OF CHARGE)

Legal Advice for issues concerning the insured and pertaining to the cover of the Legal Protection Policy for Leisure Boats.

### EXTRA BENEFITS

D.A.S. Hellas covers the following expenses for each insured client:

- Fees for the lawyer that the insured has the right to choose freely for his/her case
- Fees for the court enforcement officers
- The court costs incurred
- The legal compensation of witnesses and court experts summoned or appointed by court
- Cost for the enforcement of the judgment
- The court cost for the opposing party, in the case it is payable by the insured based on the judgment.



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