



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

All Swiss seagoing small craft must provide 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 coverage 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:

coastal navigation up to 20 nautical miles offshore

or

European inland waterways

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

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

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

A small craft 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.