



Provisions and references regarding third-party liability insurance for coastal boats

All Swiss coastal boats must provide 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 Yachts Ordinance; SR 747.321.7)

In principle, only insurance providers entitled to operate in Switzerland under Swiss law can be accepted. In exceptional circumstances, the Swiss Maritime Navigation Office can authorise a foreign insurance provider if the coverage required is not offered in Switzerland. 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 limited areas for coastal boats 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), the proof of registration is only valid for voyages in the corresponding area.

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).

Proof of registration can be issued at the earliest as of the effective date of the insurance coverage.