

This insurance will meet the costs and expenses incurred by You in pursuing or resisting claims disputes or proceedings which have arisen during the period that a yacht has been insured with Us for Legal Costs Cover and that are as set out under 'Your cover' below.

Should You become liable to pay opponents' costs then this Legal Costs Cover will respond to meet those costs.

[Legal Costs Cover is an additional cover and is subject to the claims procedures, limitations, definitions and exclusions of the Club's Yacht Liability Insurance policy.](#)

Explanation

This amendment is to ensure that all of the conditions that apply to the main yacht liability cover also apply to the LCC cover.

Disputes in respect of loss of, damage to, or detention of your yacht

Any right of recovery under this cover relating to item 4, is allowed only to the extent that the amount in dispute is not covered by Your yacht's hull policy. If the amount in dispute is covered by Your yacht's hull policy, but falls below the deductible in that policy, then Your claim will be assessed on the basis that the deductible in that policy is deemed not to exceed 25% of Your yacht's insured value.

[Yacht building contracts](#)

[There is no right of recovery for costs or expenses incurred in relation to disputes arising out of yacht building contracts, unless the contract has been seen and approved by the Managers in advance, and cover has been agreed by the Managers in writing.](#)

Explanation

This amendment is to make it clearer that yacht build contracts are not covered unless agreed by the Managers to avoid any uncertainty on this point.