SANKARA – Press Kit

Public documentation of a third-party liability claim and the continuing dispute over the amount of compensation

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Case ID: SANKARA-2026-01-09

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Executive summary

On 9 January 2026, NAUSICAA forced the much smaller SANKARA against the quay in Argostoli. For me, the impact struck more than a boat: SANKARA was my only home and the centre of my life. MAIF is handling the claim under its insured's liability cover and has made a compensation offer. The collision sequence is no longer the dispute; the amount of compensation and how it was calculated are.

The assessor put the alleged pre-loss value at EUR 1,000–2,000. My transmission email shows both pages of the purchase contract, while the assessor describes the version available to him as truncated and missing the buyer, seller and vessel details. The public record does not establish where that gap arose.

No pre-incident inspection is documented. The reduction relied in part on photographs of the already damaged vessel. The wider file includes a dated image from the previous day, purchase and ownership records, and further case documents. The public record identifies no specific comparable vessels or market listings.

Key facts

Item	Detail
Damaged vessel	SANKARA
Other vessel in the documented collision sequence	NAUSICAA
Insurer	MAIF
Location	Argostoli, Kefalonia, Greece
Incident date	9 January 2026
Purchase date	1 June 2024
Documented purchase price	EUR 13,600
Repair estimate	approximately EUR 23,000
Pre-loss value stated by the assessor	EUR 1,000 to EUR 2,000
MAIF offer	EUR 2,000
My settlement proposal	EUR 15,500

The purchase price is not automatically the same as the legally recoverable replacement value. My proposal consisted of EUR 12,000 for the vessel and EUR 3,500 for removal or consequential costs; it is a settlement position, not a judicial assessment of loss.

At a glance: my account and the documented offer

The left-hand column sets out what I say I have lived through since the collision. The right-hand column records MAIF's written offer. My account is not a court finding; the offer is supported by the published correspondence.

What has shaped my life since	MAIF's documented proposal
SANKARA was more than a boat: it was my only home and the centre of my life. I have no equivalent alternative accommodation.	MAIF does not dispute liability in principle and is handling the claim under its insured's liability cover.
The repair estimate is approximately EUR 23,000. For me, that has also put my mobility and the life I built aboard on indefinite hold.	The transmitted assessor's text gives EUR 1,000–2,000 as the "pre-loss value", relying on a purchase record described as truncated and on material reviewed after the collision.
For months, I say I have had to pump SANKARA out roughly every two days and keep watching it to prevent further deterioration or sinking.	MAIF offers EUR 2,000 subject to signature.
Before the collision, I worked as a sailing instructor and professional skipper; delivery work took me to my clients' vessels elsewhere. I say SANKARA's constant need for pumping and monitoring made those jobs impossible, my contracts were terminated and my income disappeared. E14 records only my income statement; it does not independently prove the cause or amount of the loss.	My EUR 15,500 settlement proposal — EUR 12,000 for the vessel and EUR 3,500 for removal or consequential costs — was rejected, and MAIF maintained EUR 2,000.
Haul-out, berthing, safeguarding, possible removal or disposal, expert and legal help, emails and calls have all become part of the aftermath for me.	The published offer does not separately quantify loss of accommodation, loss of use, the claimed income loss following termination of my vessel-delivery, sailing-instruction and professional-skipper contracts, pumping and safeguarding, health effects, removal costs or administrative burden.
The medical records I supplied identify malnutrition and kidney problems. I attribute the deterioration to the housing crisis, loss of work and prolonged dispute; medical causation is not established by those records.	The public correspondence contains no separate compensation item for these consequences. This press kit does not present medical causation as established.

Important: the left-hand column is my account, not a court outcome. If disputed, each consequence would still have to be evidenced, legally attributed and valued.

The core dispute

1. Liability and compensation are separate questions

MAIF began handling the claim under its insured's third-party liability cover. The assessor's text states that the damage is consistent with NAUSICAA striking SANKARA and forcing it against the quay. MAIF offered EUR 2,000. These documents show that liability in principle is not the remaining issue; the amount of compensation and the valuation method are still disputed.

2. Documented discrepancy in the purchase contract

The transmission email shows both contract pages as attachments. The assessor describes the version available to him as truncated. According to his text, buyer, seller and vessel particulars were missing. The public record establishes the discrepancy but does not establish where it arose. It therefore does not assign responsibility for that discrepancy.

3. A pre-loss value derived from post-collision material

The relevant condition was SANKARA's condition immediately before impact. The assessor did not physically inspect SANKARA before the incident. His document-based text nevertheless relies on the vessel's appearance in photographs taken after the collision when reducing its value. My objection is that a pre-loss value was reconstructed backwards from the post-collision condition.

4. Pre-incident material and unanswered valuation questions

An image timestamped 8 January 2026 at 13:07 shows SANKARA one day before the collision. The wider file also includes purchase, ownership, maintenance and equipment records. The public record does not document an identifiable list of comparable vessels or market listings against which those materials were assessed.

What the public file establishes – and what it does not

The published correspondence, documented file transfers, assessor's text transmitted by MAIF, EUR 2,000 offer, my objections and settlement proposal, dated pre-incident image, and published sets of photographs and documents are in the public file.

My wider allegations, my account of the personal and financial consequences, and my request for an independent revaluation remain identified as my positions. A submission to an authority is not a finding by that authority. The statement taken by a municipality on 4 June 2026 officially records my account of my personal and financial situation; it does not independently establish the cause of the incident, liability or all alleged consequences.

Health statements and evidentiary limits

The medical records I supplied identify malnutrition and kidney problems. I attribute the deterioration to the continuing lack of housing, the loss of my work and the unresolved claim. The records support the medical findings; this press kit does not present a causal link with the collision or claim handling as medically established. The records remain private because they contain health and identity data.

SANKARA before the collision

I added nine additional photographs to the public file as images from before the collision. They show SANKARA under sail, at the berth, in the cockpit and below deck, documenting the vessel's general pre-collision condition and actual use as a home and cruising boat.

The exact capture dates of these nine files are not publicly verified. They therefore do not by themselves establish the legally relevant market value on 9 January 2026. The image dated 8 January 2026 at 13:07, published as E13, remains the strongest public image of the immediate pre-collision condition.

Selected files:

- before-04-berth-profile.webp — full view at the berth
- before-06-under-sail-offshore.webp — SANKARA under sail
- before-01-interior.webp — interior and living space
- before-09-cockpit.webp — cockpit and helm

The images were supplied to me for this case record. This does not create a general licence for external reuse; rights and attribution must be cleared separately.

Not yet supported by published evidence: first on-site assessor

I say that a different assessor first inspected SANKARA on site and considered the purchase price plausible in a preliminary report that is not currently public. The insurer subsequently appointed a different assessor. The preliminary report is not yet in the public file, so its wording, origin and evidential weight cannot currently be checked independently. I am seeking a copy and will publish it after receipt, verification and any necessary redaction.

Timeline – 24 points

No.	Date	Status	Event	Evidence
1	1 June 2024	documented	I purchase SANKARA for EUR 13,600. Complete ownership and identity records remain private.	private archive
2	8 January 2026	documented	An image timestamped 13:07 shows SANKARA one day before the collision.	E13
3	9 January 2026	documented	NAUSICAA forces SANKARA against the quay in Argostoli; the assessor's text later describes the damage as consistent with that sequence.	photographs, E06
4	25 January 2026	documented	MAIF begins handling the claim under its insured's third-party liability cover.	E01
5	29 January 2026	documented	A first transfer contains eight files and approximately 300 MB; the download of incident videos and records is confirmed.	E02
6	30 January 2026	documented	Following an IT check, MAIF confirms receipt of the videos and requests further records.	E02
7	2 February 2026	documented	A second transfer contains 41 files and approximately 90 MB.	E02
8	30 March 2026	documented	The email sent to MAIF shows the repair estimate, both pages of the purchase contract and another vessel document as attachments.	E03
9	9 April 2026	documented	MAIF identifies the appointed marine assessor; the first direct contact is documented.	E04
10	13 April 2026	documented	The assessor asks for the videos again, stating that MAIF had been unable to transmit them to him; I send them directly.	E04
11	14–15 April 2026	documented	A further 47 files, approximately 200 MB, are transferred; download and preview by the recipient are confirmed.	E04
12	6 May 2026	documented	MAIF states that it is still waiting for the assessor's report.	E05
13	12 May 2026	documented	The assessor confirms the collision context, describes the purchase document available to him as truncated, relies on post-collision photographs in reducing the value and states EUR 1,000 to EUR 2,000; MAIF offers EUR 2,000.	E06
14	19 May 2026	My position	I propose a EUR 15,500 settlement: EUR 12,000 for the vessel and EUR 3,500 for removal or consequential costs.	E07
15	22 May 2026	My position	I challenge the purchase-contract discrepancy, the backward inference from post-collision photographs and the absence of transparent market comparisons.	E07
16	27 May 2026	documented	MAIF does not dispute liability, rejects the settlement proposal and maintains EUR 2,000 by reference to the stated value.	E07
17	4 June 2026	officially recorded	My personal and financial situation is officially recorded. The statement records my account; it is not an independent official finding about the incident.	E14
18	15 June 2026	documented	Records are transmitted to Greek authorities; private identity and registry documents are not published.	E08
19	10 July 2026	documented	A marine expert network states that the technical examination cannot be taken further without formal intervention by the insurer.	E09
20	13–17 July 2026	remains open	Following renewed escalation, MAIF announces a detailed review and response; my serious allegations remain expressly identified as such.	E10
21	14 July 2026	documented	I submit a complaint to the French supervisory authority. Its acknowledgement does not determine the individual dispute.	E11
22	27 July 2026	My position	I restate my methodological objections and request an independent revaluation.	E12
23	28 July 2026	documented	SANKARA is lifted from the water for further documentation; the photographs do not replace an independent expert assessment.	photographs
24	8–9 August 2026	My position	I publish my appeal for help and send it to the parties. The video is my account.	public video

Public evidence sets – 15 exhibits, 80 pages

Exhibit	Date	Content	Pages
E01	25 January 2026	MAIF's handling of the third-party liability claim	4
E02	29 January 2026	Transfer of videos, photographs and records	6
E03	30 March 2026	Transmission email with repair estimate, both purchase-contract pages and vessel records	1
E04	9 April 2026	Assessor contact and renewed media transfer	13
E05	6 May 2026	Waiting for the assessor's report	2
E06	12 May 2026	Liability analysis, truncated purchase document, valuation method and EUR 2,000 offer	3
E07	19 May 2026	Objection to the document discrepancy and valuation; EUR 2,000 maintained	10
E08	15 June 2026	Transmission to Greek authorities	2
E09	10 July 2026	Response from a marine expert network	2
E10	13 July 2026	Further review announced by MAIF	7
E11	14 July 2026	Submission to the French insurance supervisor and acknowledgement	9
E12	27 July 2026	My technical challenge to the documentary basis and backward valuation	12
E13	8 January 2026	Dated pre-incident image from 8 January 2026 at 13:07	4
E14	4 June 2026	Officially recorded statement concerning my situation	1
E15	15 June 2026	Redacted registry and technical extracts concerning NAUSICAA	4
Total		**15 evidence sets**	**80**

The complete English-language public file is available on the website under en/file/.

Published archive totals

Category	Count
Source files reviewed	148
Public derivatives	144
Redacted document pages	80
Published photographs	64
Of SANKARA	46
Of NAUSICAA	18
Private sources intentionally withheld	4
Public evidence sets	15

The four withheld files are three images of an identity document and one photograph of medical records. The medical image is considered only in the private source review; the website publishes neither raw records nor test values, treatment details or identifiers. Published document pages are permanently rasterised and redacted; original files and EXIF or GPS metadata are not made publicly available.

Four published comparison decisions

These decisions concern different facts. They do not prove a uniform corporate practice or predict the outcome of the SANKARA matter. They show only that courts have departed from valuation or rejection positions advanced by MAIF in other cases.

1. **Douai Court of Appeal, 30 April 2026, RG 24/05490.** In a no-fault total-loss claim, MAIF defended compensation of EUR 200, or EUR 150 if the vehicle was retained. The court described the valuation as unusually low and awarded EUR 1,200 for property damage and EUR 1,201.20 for loss of use. Decision

2. **Ajaccio Judicial Court, 2 February 2026, RG 23/00708.** MAIF declined a claim for a sunken motorboat although its own report stated a value of EUR 16,500 and removal costs of EUR 3,660. The court awarded EUR 19,980 plus further costs. Decision

3. **Lyon Court of Appeal, 17 May 2023, RG 21/00645.** Following a vessel collision and subsequent sinking, the court found that the contractual basis for complete exclusion of cover had not been established and awarded EUR 13,100.50 for the vessel and inventory. Decision

4. **Grenoble Judicial Court, 8 September 2025, RG 24/03754.** Following a vehicle fire, a MAIF assessor's EUR 2,800 valuation was compared with a court-appointed valuation of EUR 6,400. The court followed the valuation based on specific listings, equipment and mileage; additional heads of loss were also awarded. Decision

Press images and suggested captions

The website contains 64 published photographs: 46 of SANKARA and 18 of NAUSICAA. The following are suitable for a concise editorial selection:

1. **SANKARA one day before the collision.** Dated 8 January 2026 at 13:07; it documents the immediate external condition before the incident. File: sankara-before-2026-01-08.webp

2. **SANKARA at the berth before the collision.** Full view with the mainsail set; the precise date is not publicly verified. File: before-04-berth-profile.webp

3. **SANKARA under sail before the collision.** The image documents actual use as a sailing vessel; the precise date is not publicly verified. File: before-06-under-sail-offshore.webp

4. **SANKARA as a home.** Interior and living area before the collision; the precise date is not publicly verified. File: before-01-interior.webp

5. **SANKARA after the collision.** Overall view afloat on 14 April 2026. File: IMG_5005.webp

6. **NAUSICAA on the day of the incident.** Stern view at the berth on 9 January 2026; an uninvolved person was removed by cropping. File: 4D79E385-9107-4925-A43B-0EDF5036CCB2.webp

7. **SANKARA ashore.** Underwater body and keel in the lifting slings on 28 July 2026. File: 29010E2D-CC3B-440B-AD09-D4FEDF107F1B.webp

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Support payments are voluntary, create no entitlement to a service, and I describe them as contributing to my handling of the case. The website provides no insurance, legal or claims-handling service.

Contact and right of reply

Stefan

SANKARA

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This address may be used for press enquiries, evidence checks, image permissions, practical or expert help, corrections and rights of reply. No postal address or telephone number is published in this press kit.

Editorial notice

This press kit summarises the public case file as updated on 13 August 2026. It is not an independent expert report, legal advice or a judicial finding. Documented facts, my positions and open questions are presented separately. Any party may submit evidence, a correction or a right of reply through the contact above.

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