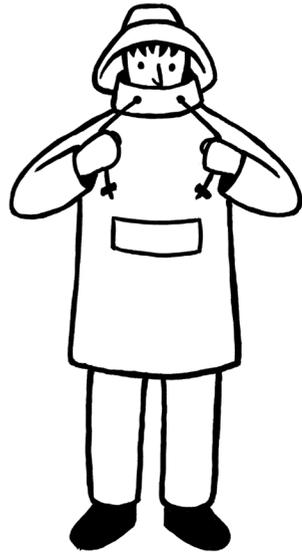


Your Insurance Policy

All Weather Insurance



Haven
Knox 
Johnston

havenkj.com

Welcome to Haven Knox-Johnston



Thanks so much for choosing us to look after your boat insurance. Our other customers would say you've made a great choice – just go to www.havenkj.com to read their kind words about our service and the way we handle their claims.

Inside this booklet you'll find everything you need to know about your All Weather policy and how to make a claim. If you have any questions, just get in touch. You'll find our details on the back.

Thanks again for choosing us. Have a successful boating year.

The HK-J Crew

Meet your very own crew.
It's our job to make boat ownership
plain sailing for you, so whatever
you need, we're on board.



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Help in making a claim



At Haven Knox-Johnston our aim is to give you peace of mind by providing an efficient and helpful claims service.

To make sure a claim runs smoothly, we'll need your help. Please do take the time to read this section, as it contains useful guidance and sets out some of your duties and responsibilities.

It's important you tell us everything you know about an incident that might lead to a claim, whether you think it's relevant or not - it might become important later.



Rocked the boat? We've got your back (and stern). We'll navigate your claim smoothly and efficiently, always keeping you in the loop.

How to get in touch

Post: Haven Knox-Johnston
Malling House, Town Hill,
West Malling, Kent, ME19 6QL

Tel: +44 (0) 1732 223 610

E-mail: claims@havenkj.com

Our office hours are 09.00 to 17.00 (GMT/BST), Monday to Friday (except for bank holidays). If you're calling our claims team outside of these hours, you'll automatically be transferred to our messaging service, where you can give details of your loss or damage. We'll aim to call you back the next working day.

You can download a claim form from our website www.havenkj.com/make-a-claim.

If you need urgent assistance outside of our office hours, we've arranged for a specialist marine loss adjusting company, C Claims, to provide an emergency claims helpline. The C Claims helpline is available during the hours 17:00 to 22:00 weekdays and 08:00 to 22:00 weekends and bank holidays.

The C Claims helpline will provide help and guidance concerning the availability of repairers, surveyors, engineers or other specialists in order to assist you at the initial stage of any problem. After the initial stage, you should come to us (and anyone else we appoint to help you) for advice and consultation.

Emergency Out of Hours Helpline (Provided by C Claims)

Tel: 020 8502 6999 from the UK
or +44 20 8502 6999 from abroad

E-mail: cclaimsuk@aol.com

Procedure

It's really important that we're told straightaway about any event that may lead to a claim under your policy. So when you contact us, please also quote your policy number if you have it to hand.

We'll send you a claim form as soon as we're told of the incident. Remember, you can also download a claim form from our website www.havenkj.com/make-a-claim

This should be returned to us, fully completed, as soon as possible whether or not you intend to make a formal claim and we may ask you to obtain quotations for the replacement or repair of any items lost, destroyed or damaged.

Any estimates or quotes should be sent to us straightaway, although we may also ask you to get alternative estimates. We may instruct a surveyor to inspect and /or investigate. Except in an emergency or to prevent any further damage, repair instructions should not be given without our prior agreement.

When you're happy with the repairs, the invoice should be paid by you and the receipted invoices forwarded to us for payment to you.

At your request we are able to pay the repairer direct.

Useful Information

- Please remember that the repair contract is between you and the contractor. Any instructions regarding either repair or replacement must come from you. However you must seek our agreement in the first place.
- The claim may be subject to deductions in addition to any policy excess – make sure you read the clauses in the insurance carefully so you're fully aware of these (e.g. sails, covers and outboard motors).

Helpful Advice

When loss or damage occurs, you should act like you're uninsured - in other words, act as though you're covering the cost of the problem without claiming on your insurance. This may seem unusual advice, but it's very important that, in the event of any incident involving your vessel, you take all reasonable steps to minimise the loss.

Own Damage

- Act immediately to safeguard and protect any property from further damage or deterioration (this may include first aid to the engine).
- Get help (professional if necessary) if immediately required to safeguard and protect your boat and equipment.
- Try to agree a realistic charge or fee if a tow is needed before acceptance.
- Keep and look after all broken/torn/damaged items for inspection.

Many of our crew members have sailed on a variety of boats, so we understand what makes a boater tick.



Damaged by a Third Party

- If racing, protest the Third Party if they didn't accept a penalty. Get witness(es) statements.
- Gather details of boat type/class/number/name/club and any witness(es) details in as well as the name(s) and address(es) of the helm and boat owner.
- Road accidents – get details of the driver, vehicle and insurer and any witness(es), and/or call the police to the scene.
- If possible write down all the details and make a sketch of the site.

Damage to Third Parties

- If a Third Party intends to hold you liable for damage, provide them with our details, your name, policy number and boat details. You should acknowledge any correspondence and pass it on to us immediately.
- Don't admit guilt or apologise, and don't make any offer of payment.

Theft/Vandalism

- Any theft or malicious damage should be reported to the Police promptly.
- Keep a note of the Police Crime Reference Number.
- We'll also need the serial numbers of any engines, tenders etc.
- Notify your club and local harbour master with full details of the theft/vandalism.

This Helpful Advice section is intended to provide some guidance should you have to submit a claim under your policy. It doesn't form part of any policy wording or give any indication of acceptance of a claim.

Important Client Information



Taking care of your vessel

Remember that your policy is not a maintenance contract. It's up to you to make sure that all measures are taken to maintain your vessel and machinery.

Important Notice

The amount we have insured your vessel for is the agreed value of the vessel, unless we have endorsed the certificate to be market value.

If the information you have provided about the value of the vessel (including the price you bought it for) is false your insurance cover may not be valid and we may refuse to pay your claim.

The terms of your policy and premium are based on the information you have provided to us. You must ensure that all facts given are correct and you must contact us immediately if there are any changes to the information you have provided or at any time you discover that the information is incorrect.

Examples include, but are not limited to:

- changes in condition, market value or use of the vessel;
- criminal convictions of any person having an interest in the vessel; and
- change in the mooring location or type of mooring for the vessel.

A failure to provide full and accurate information may invalidate your policy and may result in all or part of a claim not being paid. If you are in any doubt please contact us.

Currency

All sums detailed within this policy booklet are showing in GBP (British Pounds) and are deemed to have the same value in any other currency at the current exchange rate.

Taxes

There may be circumstances where taxes may be due that are not paid via us. If this happens, it's your responsibility to make sure these are paid direct to the appropriate authority.

Language

Unless otherwise agreed in writing the language of your policy and any communication throughout the duration of the policy will be in English.

Law and Jurisdiction

Your policy shall be governed by and construed in accordance with English law and the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with your policy, or its subject matter or formation (including non-contractual disputes or claims) unless specifically agreed to the contrary.

Data Protection Notice

Your information has been, or will be, collected or received by Haven Knox-Johnston. We manage personal data in accordance with the data protection law and data protection principles. We need personal data so that we can provide you with boat insurance that's shipshaped around you, and other services, and we'll collect the personal data necessary to do this. This may be personal information like your name, address, contact details, identification details, financial information and risk details. You can find the full Data Privacy Notice at <https://www.astonlark.com/privacy-notice/> or you can get a paper copy of the Data Privacy Notice by contacting us on 01732 223 600 or by writing to us at Malling House, Town Hill, West Malling, Kent, ME19 6QL

Our data protection compliance officer can be contacted at; Aston Lark Limited, Ibex House, 42-47 Minories, London, EC3N 1DY, or by email at compliance@astonlark.com

Renewing your Policy

When your policy is due for renewal we or your broker will write confirming your renewal premium and policy terms at least 21 days before your policy ends. In the unlikely event that we do not wish to invite renewal we or your broker will still write to you confirming why we do not wish to invite renewal at least 21 days before your policy ends.

Call recording

Please note that all calls are recorded for training and monitoring purposes.

Premiums and claims

We handle all premiums and claims on behalf of MS Amlin Insurance SE.

Marketing

We may use your details to provide marketing information which we feel may be relevant and of interest to you. Please get in touch if you'd like to receive these communications. Your details won't be shared with any third party for marketing purposes.

We're available five days a week to chat all things boat – we love nothing more!



Financial Services Compensation Scheme

Marine types of insurance are not covered by the FSCS.

Contacting us

We're only able to discuss your policy with the person(s) shown in the Certificate of Insurance. If you need someone else to deal with your policy on your behalf please contact us on 01732 223 600 from the UK or +44 1732 223 600 from abroad, or in writing to our address shown in the next section.

Comments about our service

If you have any comments about our service please contact the Operations Manager at

Post: Haven Knox-Johnston
Malling House, Town Hill,
West Malling, Kent, ME19 6QL

Tel: +44 (0) 1732 223 600

E-mail: hello@havenkj.com

All Weather Policy Wording



Definitions

The words below, where they appear in **bold** text throughout this document, have the following meaning:

Certificate of Insurance - the document issued to **You** by **Us** entitled "CERTIFICATE OF INSURANCE" which details coverage, values and additional limitations.

Constructive Total Loss - where the cost of replacement or repair of the **Vessel** exceeds the **Sum Insured**.

Gradual Deterioration - the gradual degradation of the **Vessel** caused by wear and tear, rust, rot, oxidation, corrosion, electrolytic or galvanic action, wasting or weathering.

Latent Defect - a hidden flaw, weakness or imperfection in the design, manufacture or build of the **Vessel** that is not apparent by routine inspection and is not a result of **Gradual Deterioration** or a lack of maintenance.

Machinery - includes but is not limited to main or auxiliary engines including outboard motors, gearboxes, starter motors, alternators, electrical and mechanical equipment, cables and fittings, hydraulic equipment, piping and fittings, boilers, shafts, exhaust systems, generators, air conditioning equipment, tanks, pumps and water makers.

Maximum Designed Speed - the maximum speed that the **Vessel** is designed to achieve under power as stated by the **Vessel** manufacturer with the particular engine fitted.

Personal Belongings - items of a personal nature that **You** own and use specifically for the **Vessel** that would not normally be sold with the **Vessel**.

Policy - the policy of insurance represented by this document together with the **Certificate of Insurance**.

Sum Insured - the value of the **Vessel**, or other insured property as specified in the **Certificate of Insurance**.

Total Loss - the **Vessel** is irretrievably lost or destroyed.

Vessel - the **Vessel** described in the **Certificate of Insurance** including her hull, **Machinery**, gear and equipment, tender and road trailer that are specified or are part of the original purchase of the **Vessel** and included within the **Sum Insured** shown in the **Certificate of Insurance**.

We, Us and Our - Haven Knox-Johnston is a trading name of Aston Lark Limited, acting on behalf of the Insurer MS Amlin Insurance SE. MS Amlin Insurance SE are licensed by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority.

You, Your and Yours - the individual, company or other organisation named as the insured in the **Certificate of Insurance**.

Interpretations

Headings are included in this document for ease of reference only and shall not affect the interpretation of the **Policy**.

Unless the context otherwise requires, words in the singular shall include the plural and in the plural include the singular.

Section A ~ Vessel

What is covered

- 1 Whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry the **Vessel** is covered for losses arising from:
 - 1.1 all risks of accidental damage;
 - 1.2 theft;
 - 1.3 fire and/or explosion;
 - 1.4 acts of piracy;
 - 1.5 acts of vandalism;
 - 1.6 deliberate damage (not caused by **You**);
 - 1.7 **Latent Defect**, excluding the cost or expense of repairing or replacing the defective part; and
 - 1.8 electrolysis caused by a sudden and identifiable cause.
- 2 Whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry the **Vessel** is also covered for:
 - 2.1 accidental loss or damage to the outboard motor and tender (up to a maximum combined value of £350) or as shown in the **Certificate of Insurance**;
 - 2.2 accidental loss or damage as a consequence of a failure or breakdown of **Machinery**;
 - 2.3 accidental loss or damage as a consequence of **Gradual Deterioration**, excluding the cost or expense of repairing or replacing the deteriorated part, subject to the exclusions in clause 4.10 of this Section A; and

- 2.4 loss of or damage to the **Vessel's** main engine or attached gearbox caused by the failure of any component, provided that:
 - (a) the engine or attached gearbox is less than 7 years old from the date of first manufacture;
 - (b) is professionally installed;
 - (c) the **Maximum Designed Speed** of the **Vessel** is under 17 knots; and
 - (d) **You** can provide written evidence that all the manufacturer's maintenance recommendations have been carried out.

This cover under clause 2.4 does not extend to the outboard motor or the cost of replacing or repairing the failed component.

3 **You** are also covered for:

- 3.1 salvage charges including towage or assistance costs incurred by **You** to prevent or minimise a loss covered by the **Policy**; and
- 3.2 charges incurred to prevent or minimise a loss covered by the **Policy**.

What is not covered

- 4 No cover is provided in respect of loss or damage as a result of:
 - 4.1 any reduction in the value of the **Vessel** as a consequence of damage and/or repair;
 - 4.2 previously unrepaired damage to the **Vessel** in the event of a subsequent **Total Loss** or **Constructive Total Loss**, or the cost of temporary repairs (except where required to prevent or minimise a loss);
 - 4.3 the cost of making good any defect arising from any repair, alteration or maintenance work carried out on the **Vessel**;

- 4.4 the cost of making good any fault or error in design or construction;
- 4.5 theft of a tender that does not have an identifiable mark;
- 4.6 theft of **Machinery**, gear and equipment, unless removed by force from the **Vessel** (provided the **Machinery**, gear and equipment was securely fixed to the **Vessel**), a locked cabin or locker, locked storage, or a locked vehicle;
- 4.7 theft of any outboard motor whose serial number **You** do not provide **Us** with in the event of a claim;
- 4.8 theft of the outboard motor unless from a locked cabin or locker, locked storage, locked vehicle, or secured to the **Vessel** or her tender by an anti-theft device specifically designed and marketed for the purpose in addition to its normal method of attachment;
- 4.9 theft of the trailer and any insured items attached to it, including the **Vessel**, unless the trailer has been locked with a wheel clamp, or is stolen from a locked building;
- 4.10 **Gradual Deterioration** unless it could not have been identified by routine inspection and could not have been prevented by servicing, maintenance or replacement in accordance with the relevant manufacturer's instructions, or generally accepted practice and advice from a qualified marine surveyor who is a member of their relevant professional surveying body;
- 4.11 osmosis, barnacle growth or fungal growth;
- 4.12 incursion of water into the **Vessel** unless sudden and unforeseen, or accidental;
- 4.13 gradual accumulation of rainwater or snow in or on the **Vessel** unless resulting from sudden, rare and extreme weather conditions; or

- 4.14 frost and/or freezing of the **Vessel** unless **You** can provide evidence that **You** have taken all necessary preventative measures including, but not limited to, compliance with all manufacturer's recommendations or where manufacturer's recommendations do not exist; acting on the advice of a qualified marine engineer including the correct use of anti-freeze.

5 **You** are also not covered for loss of or damage to:

- 5.1 the **Vessel's** sails as a result of them being split by the wind or blown away whilst in use, unless the spars they are attached to are damaged at the same time;
- 5.2 a jet drive or jet propulsion unit as a result of ingestion, in respect of personal water craft only; or
- 5.3 consumables, which are goods used by **You** that must be replaced regularly because they wear out or are used up including, but not limited to, food, drink, paint, varnish, lubricants and fuel.

6 **You** are also not covered for:

- 6.1 the cost of repairs or replacement to the **Machinery** directly caused by **Latent Defect** or mechanical breakdown, unless cover is provided under Section A 2.4; or
- 6.2 the mast, spars, sails and rigging whilst the **Vessel** is racing unless this has been agreed by **Us** and it is shown in the **Certificate of Insurance** under "Type of Racing", in which case cover is extended under Section F.

Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section B ~ Your Liability to Others

What is covered

- 1 Cover is provided for any sums (up to the amount stated in the **Certificate of Insurance**) that **You**, or anyone in charge of the **Vessel** with **Your** consent, are legally liable to pay arising out of **Your** interest in the **Vessel**, resulting from:
 - 1.1 damage to any other vessel or property;
 - 1.2 death or injury;
 - 1.3 pollution; and
 - 1.4 other financial losses.
- 2 In addition **We** will also pay for:
 - 2.1 legal costs incurred or required to be paid when settling or defending a claim, subject to **Our** prior written consent; and
 - 2.2 fees and/or expenses incurred in respect of attendance at any official enquiry, subject to **Our** prior written consent.
- 3 The indemnity payable shall be limited to the amount specified in the **Certificate of Insurance** in respect of any one accident, or series of accidents arising out of the same event.

What is not covered

- 4 No cover is provided in respect of:
 - 4.1 the cost that **You** may be legally liable to pay for the removal and/or disposal of the **Vessel** if:
 - (a) there is no accidental damage to the **Vessel**; or
 - (b) the damage to the **Vessel** is not wholly or substantially covered by the **Policy**.

- 4.2 the legal liabilities of anyone operating, managing or working upon the **Vessel** who is employed by a ship yard, repair yard, marina, yacht club, sales agency, delivery contractor or similar organisation;
- 4.3 any liability for accidents or illness to any person engaged by **You** in connection with the **Vessel** under a contract of employment;
- 4.4 any liability to third parties admitted, accepted or agreed without **Our** consent;
- 4.5 any liability to third parties whilst the **Vessel** is being used for water-skiing, towing of water toys, aquaplaning or similar activity unless:
 - (a) **We** have agreed to such activity and the amount of liability for this is shown in the **Certificate of Insurance**;
 - (b) the water toys are of professional design and manufacture; and
 - (c) the water toys are operated exactly in accordance with the manufacturer's instructions regarding the maximum number of riders, their size and weight and speed of operation.
- 4.6 any liability arising whilst the **Vessel** is used for or in connection with parasailing or other similar activity;
- 4.7 any liability to third parties whilst the **Vessel** is attached to, carried on or towed by a motor vehicle or has become unintentionally detached from a motor vehicle; or
- 4.8 any liability to any person if they or anyone else has paid for them to be on-board the **Vessel**, unless cover has been extended in accordance with Section J 1.2.

Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section C ~ Personal Belongings

What is covered

- 1 Whilst on board the **Vessel**, in storage or in a vehicle or in transit between the place of storage and the **Vessel**, **Your Personal Belongings** are covered for an amount not exceeding £1,000 or such other amount as shown in the **Certificate of Insurance** for:
 - 1.1 all risks of accidental loss or damage;
 - 1.2 theft;
 - 1.3 fire and/or explosion;
 - 1.4 acts of piracy; and
 - 1.5 acts of vandalism.

What is not covered

- 2 No cover is provided in respect of:
 - 2.1 **Personal Belongings** in relation to any **Vessel** under 15 feet in length overall;
 - 2.2 any single item of **Personal Belongings** in excess of £350 unless agreed by **Us**;
 - 2.3 jewellery, cash, debit/credit cards, eyewear, mobile personal electronic devices and other forms of computer equipment unless agreed by **Us**;
 - 2.4 breakage of articles of a fragile or brittle nature;
 - 2.5 **Personal Belongings** insured under any other policy of insurance; or
 - 2.6 theft of **Personal Belongings**:
 - (a) unless taken by force from the locked **Vessel** or from a locked cabin or locker; or
 - (b) whilst not on the **Vessel** (unless stolen from locked storage or from a locked vehicle).

Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section D ~ Emergency Medical Expenses

What is covered

- 1 Cover is provided for the cost of emergency medical expenses, up to a maximum of £1,000 per person, incurred by **You, Your** family and guests in respect of injuries suffered as a result of an accident whilst on board the **Vessel** with **Your** permission.

What is not covered

- 2 No cover is provided in respect of anyone employed or paid to be on the **Vessel**.

Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section E ~ Personal Accident

What is covered

- 1 **We** shall pay £15,000 to **You** or anyone on board the **Vessel** with **Your** permission who has an accident whilst on board or whilst getting on or off the **Vessel**, which results in:
 - 1.1 death;
 - 1.2 physical severance or permanent loss of use of the entire arm, hand, leg and/or foot;
 - 1.3 permanent loss of sight of one or both eyes; or

- 1.4 a permanent total disability which has lasted at least 52 weeks post incident and which prevents or precludes any gainful employment and where the medical advisors that **We** may appoint confirm that the disability will not improve.

What is not covered

- 2 No cover is provided in respect of:
 - 2.1 anyone employed or paid to be on the **Vessel**; or
 - 2.2 anyone making a claim against **You** that is covered under Section B of the **Policy**.

Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section F ~ Racing

What is covered

- 1 Whilst the **Vessel** is racing, and this has been agreed by **Us** and it is shown in the **Certificate of Insurance** under "Type of Racing", cover is provided for:
 - 1.1 loss or damage to mast, spars, sails and rigging; and
 - 1.2 loss of race entry fees up to £1,000 if the **Vessel** is unable to take part in a regatta, series or event which **You** have entered as a result of any loss to the **Vessel** covered under Section A of the **Policy**.

What is not covered

- 2 Whilst the **Vessel** is racing no cover is provided for:
 - 2.1 the **Vessel** if it is not a sailing vessel;
 - 2.2 the additional excess stated in Section K 6.

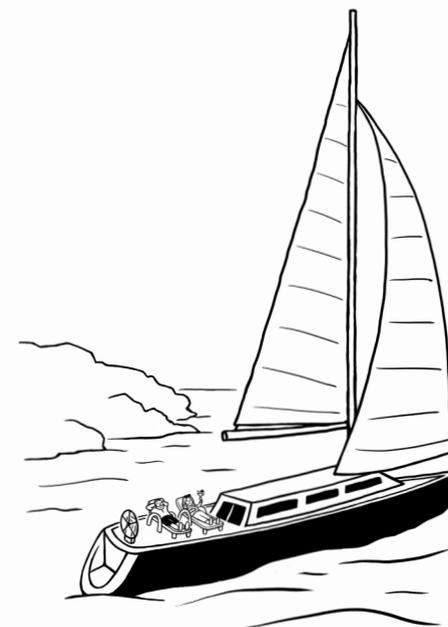
Please note that all other conditions in Section I, exclusions in Section J and General Excesses and Deductions in Section K apply in every case.

Section G ~ Marina Benefits

- 1 In the event of a loss covered by the **Policy** occurring while the **Vessel** is in a purpose built marina either ashore or afloat on a berth, **We** will not apply the **Policy** excess and **You** will not lose **Your** no claims discount. Marina benefits do not apply while the **Vessel** is underway.

Section H ~ Small Craft Hire Benefit

- 1 For **Vessels** up to 23 feet in length overall, **We** will pay up to £50 per day up to a maximum of 7 days, for the hire of a similar vessel, if the **Vessel** suffers loss or damage while **You** are on holiday with the **Vessel** and it can no longer be used by **You**.



Section I ~ General Conditions that apply to the whole Policy

- 1 **You must comply** with all of the following conditions:
 - 1.1 If **You** give permission for someone else to be in charge of the **Vessel**, **You** must take steps to ensure that they have experience to do so.
 - 1.2 The **Vessel** must not be navigated single-handed by anyone for a period in excess of 18 consecutive hours.
 - 1.3 **You** must maintain the **Vessel** for the use intended.
 - 1.4 **You** must not make any commitment on **Our** behalf without **Our** prior agreement.
 - 1.5 The **Vessel** and the manner in which it is used or operated must comply with all statutory and local regulations or licencing conditions, as are applicable.
 - 1.6 **You** must not use or allow the **Vessel** to be used for any unlawful purpose.

Section J ~ General Exclusions that apply to the whole Policy

- 1 **You** are not covered for any claim arising:
 - 1.1 while the **Vessel** is outside the cruising range shown in the **Certificate of Insurance**, unless required to safeguard the **Vessel**, **You** or **Your** guests;
 - 1.2 when the **Vessel** is being used for charter, hire or commercial letting unless agreed by **Us**;
 - 1.3 from any act or omission of the person in charge of the **Vessel** if they were impaired following the consumption of alcohol or drugs;
 - 1.4 from terrorism (unless cover is obligatory by law);
 - 1.5 from lawful arrest, restraint or detainment of the **Vessel**;
 - 1.6 from war, civil war, conflict, commotion and riot;
 - 1.7 from ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel including:
 - (a) the radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof;
 - (b) any weapon or device employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter; and
 - (c) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.

- Note:** Exclusion 1.7 does not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being prepared, carried, stored or used for commercial, agricultural, medical, scientific or similar peaceful purposes.
- 1.8 from any chemical, biological, bio-chemical, or electromagnetic weapon;
 - 1.9 from fire or explosion on the **Vessel** where the **Maximum Designed Speed** of the **Vessel** exceeds 17 knots if fitted with inboard **Machinery**, unless:
 - (a) the **Vessel** is equipped in the engine room with a fire extinguishing system automatically operated; or
 - (b) has controls at the steering position; or
 - (c) controls next to the engine room; and
 - (d) all properly installed and maintained.
 - 1.10 from sinking or swamping whilst the **Vessel** is unattended afloat if the **Vessel** is less than 17 feet length overall and the **Maximum Designed Speed** is in excess of 17 knots, unless agreed by **Us**.

- 2 **You** are also not covered for:
 - 2.1 loss of use of the **Vessel**, loss of profits or loss of value;
 - 2.2 the cost of travel expenses and temporary accommodation;
 - 2.3 indirect losses unless specifically covered elsewhere in the **Policy**;
 - 2.4 punitive or exemplary charges or any costs resulting from any criminal proceedings;
 - 2.5 loss or damage to **Your** moorings, unless agreed by **Us**; or
 - 2.6 racing, if the **Vessel** is not a sailing vessel.
- 3 No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.



Section J – General Exclusions that apply to the whole Policy (continued)

- 4 Subject only to clause 6 below, in no case shall this insurance cover loss, damage liability or expense, directly or indirectly caused by or contributed to by or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 5 Subject to the conditions, limitations and exclusions of the **Policy** to which this clause attaches, the indemnity otherwise recoverable hereunder shall not be prejudiced by the use or operation of any computer, computer system, computer software programme, computer process or any other electronic system, if such use or operation is not as a means for inflicting harm.
- 6 Where this clause is endorsed on policies covering risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising therefrom, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, clause 4 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and/or guidance system and/or firing mechanism of any weapon or missile.

7 A person who is not a party to this **Policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract, but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

8 This insurance excludes coverage for:

- 8.1 any loss, damage, liability, cost, or expense directly arising from the transmission or alleged transmission of:
- Coronavirus disease (COVID-19);
 - Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2); or
 - any mutation or variation of SARS-CoV-2;
- or from any fear or threat of a), b) or c) above;
- 8.2 any liability, cost or expense to identify, clean up, detoxify, remove, monitor, or test for a), b) or c) above;
- 8.3 any liability for or loss, cost or expense arising out of any loss of revenue, loss of hire, business interruption, loss of market, delay or any indirect financial loss, howsoever described, as a result of any of a), b) or c) above or the fear or the threat thereof.

All other terms, conditions and limitations of the insurance remain the same.

Section K ~ General Excesses and Deductions that apply to the whole Policy

- 1 The excess stated in the **Certificate of Insurance** will be deducted from all claims except in respect of claims:
- for **Total Loss**;
 - for **Constructive Total Loss**;
 - under Section B "Your Liability to Others";
 - under Section D "Emergency Medical Expenses";
 - under Section E "Personal Accident";
 - in respect of race entry fees under Section F "Racing";
 - for costs incurred solely to prevent or minimise a loss; and
 - for loss or damage caused by an uninsured third party.
- 2 Prior to the deduction of the excess, and except in the case of a **Total Loss** or **Constructive Total Loss**, **We** will reduce the amount **We** will pay by no more than 30% if repairing or replacing would restore the following items to a better condition than prior to the loss or damage:
- protective covers and canopies;
 - Machinery** (excluding outboard motor), batteries and tenders;
 - paintwork or other surface finish;
 - upholstery and soft furnishings; or
 - mast, spars, sails, standing and running rigging.

- 3 Claims for outboard motor(s) will be paid based upon the current market value at the time of the loss or the sum shown in the **Certificate of Insurance**, whichever is lower.
- 4 Claims for outboard motor(s) and tender(s) will be subject to a £100 excess or the excess amount shown in the **Certificate of Insurance** for outboards, whichever is higher.
- 5 Claims for **Personal Belongings** will be subject to a £100 excess or the excess amount shown in the **Certificate of Insurance** for **Personal Belongings**, whichever is higher.
- 6 Whilst the **Vessel** is racing and this has been agreed by **Us** and it is shown in the **Certificate of Insurance** under "Type of Racing", an excess of 1% of the Hull, **Machinery**, gear and equipment, **Sum Insured** or £250, whichever is the greater, will be applied. This will be in addition to the excess stated in the **Certificate of Insurance**. This increased excess is not applicable to **Vessels** under 17 feet in length overall.



Section L ~ Cancellation

- 1 **You** may cancel the **Policy** at any time by contacting **Us** or **Your** broker.
- 2 **We** may cancel **Your Policy** at any time where there is a valid reason, subject to giving **You** or **Your** broker 15 days' notice in writing. Valid reasons for cancelling **Your Policy** include:
 - non-payment of premium;
 - non-cooperation/failure to provide information; and
 - reasonable suspicion of fraud

We will refund the premium less the proportionate amount for the time **You** were on cover (the minimum premium **We** will charge will be £30 plus Insurance Premium Tax).
- 3 The **Policy** may be cancelled at any time by mutual agreement.
- 4 Should the **Vessel** be sold or transferred to a new owner, or where the **Vessel** is owned by a company or other organisation should there be a change in the controlling interest of that organisation, this **Policy** will cease automatically from the time of that sale, transfer or change.
- 5 **You** may cancel the **Policy** within 14 days of purchase, or within 14 days of receiving the **Policy** documents, whichever is the later, **We** will refund the full premium that **You** have paid.

- 6 **You** may cancel the **Policy** more than 14 days after receiving the **Certificate of Insurance**, **We** will refund the premium less the proportionate amount for the time **You** were on cover (the minimum premium **We** will charge will be £30 plus Insurance Premium Tax).
- 7 Where a refund of premium is due, no payment for any amount under £10 will be made.
- 8 There will be no refund of premium if a claim has been paid during the current period of insurance.

Section M ~ Claims

- 1 In the event of any incident that may give rise to a claim **You** must:
 - 1.1 tell **Us** as soon as possible; and
 - 1.2 in the event of the theft of the **Vessel**, tell **Us** the hull identification number if the **Vessel** has one;
 - 1.3 take all possible steps to limit further loss or damage to the **Vessel**;
 - 1.4 in the event of theft or malicious damage, obtain a crime reference number from the police;
 - 1.5 assist **Us** and anyone else **We** appoint, such as surveyors and solicitors, as much as possible with the investigation and handling of **Your** claim; and
 - 1.6 not authorise any repairs or replacements for which a claim is made without **Our** prior approval except where necessary to minimise further loss or damage.

- 2 **We** have the right to settle any claim made against **You** by a third party.
- 3 **We** have the right to bring a claim or legal proceedings in **Your** name in order to recover any sums **We** have paid.
- 4 **We** may replace the **Vessel** or any insured item with one of similar age, type or condition even if the appearance is not the same.
- 5 **We** will not pay the cost of replacing any undamaged item or parts in order to match parts that have been repaired or replaced as a result of a claim under the **Policy**.
- 6 **We** will not pay more than the **Sum Insured** for any item listed in the **Certificate of Insurance** less any applicable excess or other deduction stated in Section K, subject to the terms and conditions of the **Policy**.
- 7 Innocent misrepresentation and/or failure to disclose material information.

If as a commercial customer **You** deliberately or recklessly breach **Your** duty to provide a fair presentation or as a consumer **You** deliberately or recklessly make a misrepresentation, **We** will be entitled to avoid this **Policy**, refuse all claims and not return any of the premium paid.

If the breach is neither deliberate nor reckless, **We** will avoid this **Policy** and return the premiums only if **We** would not have entered into this **Policy** had **We** known the true position. If **We** would have entered into this **Policy**, but on different terms, those terms will be deemed to be incorporated into this **Policy**. In addition, if **We** would have entered into this **Policy**, whether the terms would have been the same or different, but would have charged a higher premium, **We** may reduce proportionately the amount to be paid on a claim.

For the purpose of this condition the acts, omissions or knowledge of one insured will not be imputed to any other insured.

Section N ~ Law

The parties are free to choose the law applicable to this insurance contract prior to commencement of this **Policy**. Unless specifically agreed to the contrary this insurance shall be subject to English law and the English and Welsh courts shall have exclusive jurisdiction.

Section O ~ Complaints

How to make a complaint

Haven Knox-Johnston's aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly at all times and are committed to providing **You** with the highest standard of service.

If **You** have any questions or concerns about **Your Policy** or the handling of a claim **You** should, in the first instance, contact Haven Knox-Johnston or **Your** broker where applicable. In the event that **You** remain dissatisfied and wish to make a complaint, **You** can do so at any time. Making a complaint does not affect any of **Your** legal rights.

Haven Knox-Johnston's contact details are:

Post: Complaints,
Haven Knox-Johnston
Malling House, Town Hill,
West Malling, Kent, ME19 6QL

Tel: +44 (0) 1732 223 600

E-mail: complaints@havenkj.com

If **You** are dissatisfied with the outcome of **Your** complaint, **You** may have the right to refer your complaint to an alternative dispute resolution body.

If **You** live in the United Kingdom or the Isle of Man, the contact information is:

Post: The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Tel: 0800 023 4567
(calls to this number are free from
'fixed lines' in the UK)

0300 123 9123 (calls to this number
cost the same as 01 and 02 numbers
on mobile phone tariffs in the UK)

E-mail: complaint.info@financial-
ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

If **You** live in the Channel Islands, the contact information is:

Post: Channel Islands Financial Ombudsman,
PO Box 114, Jersey, Channel Islands,
JE4 9QG

Tel: Jersey +44 (0) 1534 748 610
Guernsey +44 (0) 1481 722 218
International +44 1534 748 610

E-mail: enquiries@ci-fo.org

Website: www.ci-fo.org

Please note:

- **You** must refer **Your** complaint to the Financial Ombudsman Service within six months of the date of **Our** final response.
- The Financial Ombudsman Service will consider a complaint from private individuals or from a small to medium enterprise (SME) which has an annual turnover of less than £6.5 million (or its equivalent in any other currency) and:
 - i) Employs fewer than 50 persons; or
 - ii) Has a balance sheet total of less than £5 million (or its equivalent in any other currency)

Section P ~ Additional Loyalty Benefits

1 The following additional benefits will apply when **You** have been continuously insured with **Us** for 1 year or more consecutively without any claims during that period:

1.1 In the event of a loss covered by the **Policy We** will reduce the amount of the **Policy** excess **You** are required to pay as shown in the table below:

Continuous Years Insured	Policy Excess Reduction
1	10%
2	20%
3	30%
4	40%
5+	50%

Reductions in excess will not apply where an increased excess(s) has been imposed for racing, moorings, named windstorm events or specific trips.

1.2 In the event of a claim **We** agree to step back **Your** no claims bonus rather than delete **Your** entitlement in full as shown in the table below.

Continuous Years Insured	NCB Step Back
1	4 Years
2	3 Years
3	2 Years
4	1 Years
5+	Fully protected No Claims Bonus

1.3 **We** agree to increase the limits provided under the Emergency Medical Expenses & Personal Accident Sections by 10% per year. The maximum will be double the benefit limits stated.

2 The following additional benefits will apply if **You** have been continuously insured with **Us** for 5 years or more consecutively without any claims during that period:

2.1 **We** agree to extend the cover under Section A - Vessel to include items **You** have purchased for use with the **Vessel** within the last 12 months if **You** have forgotten to add these items to **Your Policy**. **You** must be able to provide receipts or proof of purchase. **We** will pay a maximum of £5,000 or 5% of the **Sum Insured**, whichever is the lower amount, and a £100 excess will apply. Cover is limited to the following items: navigational items, liferafts or tender dinghies.

2.2 In the event of the **Total Loss** or **Constructive Total Loss** of **Your Vessel We** will provide **You** with a further monetary benefit for the additional inconvenience of needing to purchase a replacement vessel. **You** will not be required to prove **You** have purchased a replacement vessel, **We** will simply pay this benefit on final settlement of **Your** claim.

This benefit will not apply if **You** have chosen to retain the insured **Vessel**.

The amount will be determined by **Your Sum Insured** as shown in the table below.

Total Sum Insured	Benefit Level
Up to £5,000	£100
Up to £10,000	£250
Up to £50,000	£500
Up to £250,000	£1,000
£250,000 or more	£2,500

Please note that all other conditions in your policy booklet apply in every case.

How to get in touch

Our office is open Monday to Friday, 9am to 5pm (except for bank holidays). Outside of these hours, you'll be transferred to our messaging service, where you can speak to someone and leave a message. We'll aim to call you back the next working day.

We also run a claims emergency helpline. You'll find full details in the 'Help in making a claim' section of this booklet.

Need more help navigating your policy? Just get in touch – we've got you.



Customer Service	+44 (0) 1732 223 600 or email hello@havenkj.com	For any questions you may have, or any changes you'd like to make to your policy.
For Claims	+44 (0) 1732 223 610 or email claims@havenkj.com	To discuss your current claim or report any accident which may lead to a new claim on your policy.
For Renewals	+44 (0) 1732 223 660 or email hello@havenkj.com	To renew or discuss the renewal of your policy.
For Quotes	+44 (0) 1732 223 650 or email hello@havenkj.com	To request a new quote.
Website	havenkj.com	Visit our website to get a quote, renew your policy, report a claim, or read more about us, boats, and why we love what we do.

Haven Knox-Johnston is a trading name of Aston Lark Limited.
 Registered in England and Wales No: 02831010
 Registered office: Ibex House, 42-47 Minories, London, EC3N 1DY.
 Aston Lark Limited is authorised and regulated by the Financial Conduct Authority.

Haven Knox Johnston

This policy is a contract between you and us and is based on the information you have given on your proposal and any other information you have supplied. We have agreed to insure you under the conditions and exclusions in this policy and any endorsements. We will compensate you by payment, repair or reinstatement for any liability, loss, damage, accident or injury that happens during the period of insurance for which you have paid or agreed to pay the premium.