



This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.

What is this type of insurance?

This is a boat insurance policy providing cover options whilst ashore or afloat, being lifted, hauled out or launched and in transit by road, rail, air or car ferry. Your Legal Liability arising from your interest in your boat is provided as standard.

 What is insured?		Covered limit
Section 1 – Your Vessel		
✓	Whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry	Sum insured as stated in the certificate of insurance
✓	for losses arising from: <ul style="list-style-type: none"> all risks of accidental damage; theft, fire and/or explosion; acts of piracy; deliberate damage (not caused by you); latent defect; electrolysis caused by a sudden and identifiable cause. 	
✓	for accidental loss or damage due to: <ul style="list-style-type: none"> a failure or breakdown of machinery; gradual deterioration; main engine and gearbox component failure. 	
✓	You are also covered for salvage charges.	
Section 2 – Your Liability to Others		
✓	Cover for any sums you are legally liable to pay, resulting from: <ul style="list-style-type: none"> damage to another vessel or property; death or injury; pollution and other financial losses. 	Up to the amount stated in the certificate of insurance
✓	Legal costs to defend a claim.	
✓	Fees / expenses to attend official enquiries.	
Section 3 – Personal Belongings		
✓	Cover whilst on board the vessel, in storage or in a vehicle or in transit for: <ul style="list-style-type: none"> all risks of accidental loss or damage; theft, fire and/or explosion; acts of piracy or vandalism. 	2% of the vessel sum insured up to £2,000 or as shown in the certificate of insurance
Section 4 – Emergency Medical Expenses		
✓	Emergency medical expenses, for you, your family and guests following an accident whilst on board / getting on or off the vessel.	Up to £5,000 per person
Section 5 – Personal Accident		
✓	Cover for you, your family and guests following an accident whilst on board / getting on or off the vessel which results in death, loss of limb and / or foot, loss of sight or permanent total disability.	£20,000 per person

 What is not insured?	
Section 10 – General Exclusions	
✗	You are not covered for any claim arising: <ul style="list-style-type: none"> while the vessel is outside the agreed cruising range unless to safeguard the vessel, you or your guests; when the vessel is used for charter, hire or commercial letting unless agreed by us; due to the person in charge of the vessel being impaired by alcohol or drugs; from terrorism, war, civil war, conflict, commotion and riot; from lawful arrest, restraint or detainment of the vessel.
✗	You are also not covered for: <ul style="list-style-type: none"> loss of use of the vessel, loss of profits or loss of value; punitive or exemplary charges or costs resulting from criminal proceedings; loss or damage to your moorings, unless agreed by us; racing, if the vessel is not a sailing vessel; any applicable excesses stated on the certificate of insurance and in the policy.
Section 1 – Your Vessel	
✗	No cover is provided as a result of: <ul style="list-style-type: none"> reduction in the value of the vessel due to damage and/or repair; any defect from repair, alteration or maintenance work carried out on the vessel; any fault or error in design or construction; gradual deterioration, frost and / or freezing (unless certain conditions are met); water getting into the vessel unless sudden and unforeseen; gradual accumulation of rainwater or snow unless from sudden, rare and extreme weather; theft of gear and equipment unless removed by force.
Section 2 – Your Liability to Others	
✗	No cover is provided in respect of liabilities: <ul style="list-style-type: none"> of anyone who is employed by a ship yard, yacht club or similar organisation; whilst the vessel is attached to carried on or towed by a motor vehicle; for accidents or illness to any person engaged by you in connection with the vessel under a contract of employment; whilst the vessel is used for water-skiing and similar activities unless we have agreed.

