

## **The Sum Insured**

Haven Knox-Johnston only issue agreed valued policies. It is important that the correct sum insured is agreed between us and the client and it should be based on the market value of the craft. That is the purchase price or the cost of replacing her with another boat of similar size and condition.

It must not include the cost of the mooring or licence.

## **Is Underwater Gear covered?**

Under the Haven Commercial Plan there is no exclusion with regard to the propeller shaft or strut.

## **Where can I moor my craft?**

Most moorings can be accommodated but where you keep your craft does affect the Underwriters assessment of the risk. There are moorings where we will not insure craft afloat during certain periods.

We need full details of where your craft is to be moored and in particular when she will be there. If the mooring varies with the time of year, we need to know both, or all, moorings.

A 10% discount will apply if the permanent berth is one of our recognised marinas.

## **Is Fishing Gear covered?**

Fishing gear and equipment is covered if it is noted and valued on the Certificate of Insurance. If it is noted on the Certificate, cover is for loss by fire, lightning, theft following forcible and violent entry into the craft or place of storage or following the total loss of the vessel in circumstances covered by the insurance.

### **How far may I sail?**

There may be a limitation issued for your craft by the MCA (Maritime Coastguard Agency) under its Code of Practice. Where this is the case, you are insured within this cruising area when using the craft commercially. Otherwise, you are insured if the craft is cruising within the area stated in the Certificate of Insurance.

### **Am I covered for Passenger Liability?**

Liability to any guest or passenger is excluded, fare paying or otherwise, whilst the craft is used for commercial purposes. This exclusion can be deleted on payment of an additional premium. We will need to know the maximum number of passengers to be on board and you may not take more passengers on board than is agreed under the MCA Code of Practice.

### **Do I need crew liability?**

You may need this protection if you have someone else working with you on your craft. Liability to crew is normally excluded but we can delete the exclusion if we know the number of crew to be on board, up to a maximum number of 4.

We cannot provide Employers Liability Insurance so there will be no cover for any crew member who is an employee of the insured, i.e. someone who has a contract of employment.

### **What size of craft do you insure ?**

If it is used for full time fishing with no passengers on board, we can cover craft up to 33 feet (10.80 metres) in length. Where it is used for other commercial purposes, including rod & line fishing and angling parties, then we can cover craft up to 50 feet (16.40 metres) in length.

*This leaflet is for information purposes only.  
It is not intended to define legal terms nor is it intended to affect the  
interpretation of any policy issued.*

*If you have any questions concerning your insurance, there is no replacement for  
having your individual questions answered individually –  
Please feel free to telephone us*