



Aviva – Pleasure Craft Policy Summary

Summary of cover

This is a summary of the pleasure craft insurance policy provided by Noble Marine (Underwriting Agencies) Ltd. It does not contain the full policy terms and conditions. These can be found in the policy booklet. It is important that you read the policy booklet carefully and understand the cover being offered.

Name of the insurance undertaking

The insurer for all sections of this policy is Aviva Insurance Limited.

Type of insurance and cover

Your Aviva Pleasure Craft policy is a multi-section insurance policy. It protects your boat and your liability to other people, including passengers in your boat. The insurance protection applies while your boat is either in commission or when laid up, provided that it is within the cruising limits you have chosen.

Section 1 Loss/damage – see Loss/Damage section of your policy booklet for details

Significant features and benefits

You are insured for

- The policy is on an all risks basis, written in Plain English.
- Accidental loss or damage to your boat, including any outboard motors, trailers or other gear and equipment.
- New for old cover on craft up to three years in age.
- Full cover for damage to masts, sails and the like, (provided they are less than three years old).
- Theft of your gear and equipment from either your boat, or place of storage (as long as there is forcible entry or it is forcibly removed).
- Outboard motors dropping off or falling overboard, as long as the engine was secured by a suitable safety chain or strap.
- Automatic cover for sailing craft whilst racing.
- Cover for physical loss or damage to vessels up to 9m in length whilst in transit.
- Cover for damage to underwater machinery i.e. propeller, rudder etc.
- Cover for salvage costs, as well as sue and labour charges and removal of wreck.

Significant or unusual exclusions or limitations

You are not insured for

- Theft of outboard motors, whilst fitted to the vessel, unless secured with an anti theft device in addition to the normal method of attachment or stolen from a locked building.
- Theft of your trailer and any insured property on it, unless the trailer is fitted with a suitable anti theft device.
- Wear and tear and corrosion.
- Theft, loss or damage to personal belongings, or special equipment (unless they are specified to us).
- Loss or damage to motors, machinery, equipment or batteries caused by mechanical or electrical breakdown or failure.
- The excess shown in your policy schedule (except if your boat is a total loss).
- Loss or damage to a speedboat which is less than 5 metres in length and arising from it being sunk, stranded, swamped, immersed or breaking adrift whilst left afloat and with no responsible able-bodied adult on board.

Section 2 Liabilities to Third Parties and Passengers – see Third Party Liability section of your policy booklet for details

Significant features and benefits

- We will cover your legal liability following an insured incident in respect of damaged property, loss of life, personal injury or illness.

- Raising, removal or destruction of wreck.
- Other people using your boat with your permission.

Your policy excess does not apply to claims under this section.

The maximum amount we will pay is shown in your policy schedule, plus legal fees.

Significant or unusual exclusions or limitations

You are not insured for liability arising from

- Or to anyone you employ.
- Or to an employee of anyone using your boat.
- Towing toys, inflatables and the like.
- An accident while your boat is in transit by road or while your trailer is attached to a road vehicle (your motor insurers should insure this).
- An accident while your boat is in transit by rail, air, ferry or sea.
- Any person, who operates, owns or is employed by the owner or operator of a shipyard, marina, repair yard, slipway, yacht club, sales agency or similar organisation.

Section 3 Personal Effects – see Personal Effects section of your policy booklet for details

Significant features and benefits

You are insured for accidental physical loss of or damage to Personal Effects, up to the insured value shown on your policy schedule.

Significant or unusual exclusions or limitations

- Unless agreed with us the maximum insured value for any one article is limited to £250
- Excludes loss or damage to water skis, diving equipment or fishing gear and tackle unless as a direct result of fire, theft following forcible entry into and exit from the vessel or the vessel being completely destroyed or irretrievably lost.
- We will not pay for loss or damage caused by or arising from gradual deterioration, damp, mould, mildew, vermin or moth.
- This section is subject to the condition of average, that is to say that if the personal effects are at the time of any loss or damage of a higher value than the amount they are insured for you shall only be entitled to recover your loss in the proportion that the amount they are insured for bears to their actual value.

Section 4 – Medical Expenses – See the Medical Expenses section of your policy booklet

Significant features and benefits

- Covers you, a member of your immediate family or a passenger following an incident whilst on board, including while racing.
- Covers up to £1000 per person or £5000 per incident.

Significant or unusual exclusions or limitations

We will not pay for Medical Expenses:

- which are the result of the claimant being under the influence of drugs, solvents or alcohol.
- resulting from the claimant's self injury or any wilful act of self exposure to peril (other than in an attempt to save human life)
- which are the result of you, your family or passengers being on board a speedboat during racing, speed tests or trails in connection with these.
- of any person employed by you in any capacity whatsoever or with whom you have any contract or agreement.

General Conditions – which apply to the whole policy.

Please see the general conditions section of the policy for full details.

Significant or unusual exclusions or limitations

It is important for you to note that this policy will terminate automatically and we will not be liable under this policy in the following circumstances:

- Unlawful use of the vessel
- If the vessel is used for anything other than private pleasure purposes and-or if the vessel is let out for hire or reward.

- If the vessel is used as a houseboat.
- If the vessel is navigated or is navigating outside of the cruising range shown on the schedule.

Cancellation of the policy and return of premium.

The policy can be cancelled at any time – written confirmation must be sent to us.

Return premiums will only be given upon termination or cancellation of the policy. The amount of any refund will depend on how long the policy has been in force. If there has been a claim in the current period of insurance no return premium will be given.

No Claims Bonus.

If no claim is made or arises under this policy in a period of insurance of not less than 12 consecutive months and which includes and in commission period of not less than 4 months in total, we will reduce your renewal premium at a rate of 5% per year. The maximum no claims bonus is 25% after 5 consecutive claims free years.

If only one claim is made during any period of insurance the bonus will be reduced by 10%. If more than one claims in made in any period of insurance the no claims discount will be reduced to nil.

Protected No Claims Bonus

Once you have 25% no claims bonus you have the option of protecting it. If one claim is made your no claims bonus entitlement will not be affected. An additional charge is made for this cover.

General Exceptions – which apply to the whole policy - Please see the general exceptions section of the policy for full details.

This policy does not insure the vessel against:

- Radioactive Contamination
- Requisition or Pre-emption
- Sonic bangs
- War between Major Powers

Optional extensions

- Third party only cover – if you choose this type of cover, Sections 1, 3 & 4 of the policy will not apply.
- Water skiers liability – you can extend your policy to include legal liability to and of water skiers being towed behind your boat.

Policy period

Your policy will provide insurance for 12 months, unless otherwise stated on your policy schedule.

Claims

You must report any claims to Noble Marine (Underwriting Agencies) Ltd as soon as is reasonably possible.

Claims can be reported; via the Internet – www.noblemarine.co.uk, by email claims@noblemarine.co.uk, by telephone 01636 675888, by fax 01636 707632 or in writing to Noble Marine, Clinton House, Lombard Street, Newark, Nottinghamshire. NG24 1XB.

Complaints

We hope you will be very happy with the service we give to you. If, for any reason, you are not satisfied with our service please contact us. Please refer to your policy booklet for full details of our complaints procedure.

We are members of the Financial Ombudsman Service (FOS). If you have complained to us and we have not been able to resolve your complaint, you may be able to refer it to this independent body.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Aviva Insurance Limited, registered in Scotland no. 2116. Registered Office: Pithleavis, Perth, Scotland. PH2 0NH.

Authorised and regulated by the Financial Services Authority.