



## WHO CAN DRIVE MY BOAT?

Under the normal pleasure craft insurance there are two specific references to restrictions as to who may “drive” the craft.

Under the specific clauses, which apply to all craft with a maximum designed speed in excess of 17 knots (20 miles per hour), there is a condition that the owner or a competent person should be on board and in command at all times while under way.

The third party section contains a clause that excludes any third party liability while the craft is being “driven” by “any person operating or employed by the operator of any shipyard, repair yard, slipway, marina, yacht club, sales agency, delivery contractor or similar organisation”.

If anyone covered by these categories is going to drive the craft it is essential that it is confirmed that the person involved carries their own “Third Party Insurance”.

NB this only applies to third party liability insurance and not to the section covering damage to the vessel.

While there are no other specific printed conditions in the insurance (care should be taken whether any additional conditions have been incorporated in the certificate of insurance), it should be borne in mind that the proposal form has been completed by the owner, and that the details of age, record and experience, accepted by insurers, is based on the answers given on that form.

There are also questions on the proposal form that can have a bearing on the insurance, including previous insurance history and convictions.

If you are lending your craft for any form of “consideration”, this may not be deemed “private pleasure use” and may be deemed to come under the heading of “hire or reward”. This use is excluded under this insurance unless insurers have given their prior agreement to such use.

If there will be someone who will regularly use the craft (whether or not you are on board) it is wisest to tell your insurer giving details of the name, age, record and experience, together with any claims history. Do this in writing and obtain a written confirmation of their acceptance.

Anyone borrowing the craft should also be made aware of any restrictions in the insurance as regards, in particular, where the craft may be used, moored and the like.

*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*