

# Insurance Product Information Document

**Company:** Noble Marine      **Product:** Rowing Boat, Canoe, Kayak, Sailboards, Surfboards & Stand Up Paddleboards Policy

Noble Marine is a trading name of Noble Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 305884.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

This policy provides cover for your vessel or craft along with any equipment or fittings secured to the vessel or craft (including foils). It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property.



### What is insured?

#### Cover for your craft

- ✓ Loss or damage, accidental damage including while being transported and including foils if specified on your schedule.
- ✓ Repair or replacement up to but not exceeding the sum insured in your Policy Schedule for your sails, spars, blades or oars up to the market value.
- ✓ Damage to trailers and/or trolley if listed in your Policy Schedule limited to the market value not exceeding the sum insured in your Policy Schedule.
- ✓ Loss or damage to your speed or stroke coach up to the market value not exceeding the sum insured in your Policy Schedule if listed.
- ✓ Racing, competition and whitewater use.
- ✓ Accidental Loss of blades, oars or paddles whilst in use.
- ✓ Damage to protective covers and storage bags limited to the market value as determined by the age and condition of the item.
- ✓ £5 million Third Party Liability.
- ✓ Third Party Liability will also apply when you are using any other Canoe, Paddle Board, Rowing Boat, Scull, Sailboard or Surfboard not owned by you with the owners permission.



## What is not insured?

### Cover excludes

- ✗ Loss of the use of your vessel, craft or board.
- ✗ Loss or damage caused by wear or tear.
- ✗ Scratching, denting, bruising or chafing whilst being transported.
- ✗ Loss or damage caused to your board as a result of a Hydro Foil or Flight Foil being fitted unless agreed by us and shown in your Policy Schedule.
- ✗ Theft of unsecured gear, fittings or equipment unless secured or from a locked place of storage.
- ✗ Theft of the vessel or craft from a roof rack unless it is immobilised or fitted with an anti-theft device.
- ✗ Theft of trailer and/or trolley unless fitted with an anti-theft device or stolen from a locked place of storage.
- ✗ Theft of unsecured protective covers and storage bags unless secured to the vessel or craft or from a locked place of storage.
- ✗ Vessel or craft being used for charter, hire or reward unless agreed by us.
- ✗ Accidents or illness of workman or persons employed by the insured including liabilities assumed under contract.
- ✗ Accidents caused by any airborne activities e.g. kite surfing.
- ✗ Unexplained losses.
- ✗ Any trip or event outside of the United Kingdom that commenced prior to the start date of this policy is not covered unless the policy is a renewal.



## Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess).
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.
- ! Use specified in your Policy Schedule.



## What are my obligations?

### It is your responsibility to

- Take care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of mooring, use or cruising range, vessel modification).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Ensure your Craft or Vessel is Seaworthy at all times when in use.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

*Your policy may not be valid if we do not have the correct information.*



## When are how to pay?

You may pay your premium by Credit or Debit or by Cheque.



## When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



## How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance intermediary. If you've made a claim no refund will be paid.

### Before Cover Starts

If you buy the Policy and then change your mind before the start date of the Policy then we won't make any charge and we will refund the payment in full.

### Up to 14 Days

Following receipt of your documents you have 14 days to check you're happy with the insurance cover you've bought. If the cover doesn't meet your needs, you can tell us to cancel your insurance. If you do this within 14 days of receiving your documents and you have not made a claim, we'll refund any money you've paid less a charge for the time you have been covered.

### In the First Year

After the initial 14 days, if you've not made a claim, we'll refund a proportion of your Premium according to the table below, unless the refund is less than £5 then there will be no returned premium:

Time on Cover since inception	Proportion of Premium Refunded
Up to 3 months	50%
3 to 6 months	25%
More than 6 months	NIL