

Insurance Product Information Document

Company: Noble Marine **Product:** Sailing Dinghy and Sportsboat 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 vessel

- ✓ Repair or replacement up to the sum insured in your Policy Schedule.
- ✓ Where the Vessel or Craft suffers an Actual Total Loss or Constructive Total Loss within two years of completion of its manufacture and you are the First Owner of the boat, Insurers will pay for a new Vessel or Craft of the same make, model and specification.
- ✓ After an Actual Total Loss or Constructive Total Loss if the vessel or craft is over two years old or you are not the first owner then the market value up to the Sum Insured in your Policy Schedule will be paid.
- ✓ Damage to sails, spars and rigging are covered for the cost of replacing with new if beyond economical and constructive repair.
- ✓ Racing and Competition use included.
- ✓ Loss or Damage while being transported if the Vessel or Craft is less than 9m in length.
- ✓ Liability extended for the use of a Vessel or Craft of the same class as one covered by this policy whilst on hire or loan to you or a member of your immediate family in Europe for up to 30 days.
- ✓ Damage to outboard engine if listed in your Policy Schedule up to a maximum of 10 horsepower.
- ✓ Damage to trailers and/or trolley if listed in your Policy Schedule limited to the market value up to the sum insured.
- ✓ Race Fees up to £150 for non refundable entry fees where you are unable to attend due to damage covered elsewhere in the Policy.
- ✓ Damage to protective storage bags limited to the market value.
- ✓ Damage to Specialist Marine Equipment limited to the market value or the sum insured on your Policy Schedule.
- ✓ £5 million Third Party Liability.
- ✓ Personal belongings (up to £350 in total).



What is not insured?

Cover excludes

- ✗ Loss of the use of your vessel or craft or tender.
- ✗ Loss or damage caused by wear or tear.
- ✗ Scratching, denting, bruising or chafing whilst being transported.
- ✗ Loss or damage caused to your hull as a result of non standard foils unless agreed by us and shown in your Policy Schedule.
- ✗ Theft of unsecure gear, fittings or equipment unless secured to the craft or vessel or from a locked place of storage.
- ✗ Mechanical or electrical breakdown or failure.
- ✗ Replacing or repairing an outboard engine which has fallen overboard unless secured at the time of the incident.
- ✗ Theft of trailer and/or trolley unless fitted with an antitheft device or stolen from a locked place of storage.
- ✗ Theft of Specialist Marine Electrical Equipment unless from a locked place of storage including protective covers and storage bags.
- ✗ Theft of personal belongings unless the vessel has lockable storage.
- ✗ Loss or damage to cash, credit or debit cards, travellers' cheques, passports, cash cards, stamps, jewellery, spectacles (unless secured with a strap), contact lenses, mobile phones laptops, tablets, keys or similar property.
- ✗ Accidents or illness of workman or persons employed by the insured including liabilities assumed under contract.



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.
- ! Cover is limited to Cruising Area 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