

# Personal Watercraft Insurance

Insurance Product Information Document



**Company:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

**Product:** Personal Watercraft Insurance

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

## What is this type of insurance?

It is an annual contract that provides cover for accidental loss or damage to the Personal Watercraft and/or Third Party Liability as applicable.



### What is insured?

- ✓ Loss or damage to the market value or the sum assured stated on the policy schedule whichever is the lesser amount caused by accidental means including fire, theft, vandalism & malicious acts
- ✓ Personal Watercraft is used for private, pleasure purposes
- ✓ Cost of repairing the Personal Watercraft or replacing individual items lost, damaged or stolen with a similar item limited to values shown on the schedule
- ✓ In the event of payment made for partial loss and the Personal Watercraft is unrepaired at the time and becomes a total loss, we will deduct original payment from total loss payment
- ✓ Third Party Liability up to £5,000,000
- ✓ Cover for the Personal Watercraft whilst in transit by road, subject to towing vehicle and trailer being roadworthy

### Optional cover you may have chosen

Marine Legal Protection up to £150,000 per incident in pursuit of uninsured losses or personal injury and fatal accident claims



### What is not insured?

- ✗ Theft by deception
- ✗ Civil, criminal or administrative proceedings
- ✗ Fault or error in design
- ✗ Latent Defect however damage caused by latent defective part is recoverable
- ✗ Unseaworthiness of Personal Watercraft
- ✗ Damage arising from wear, tear, gradual deterioration, Inherent Vice, frost, mould, fungi, marine life, electrical or mechanical breakdown
- ✗ Beaching or by any substance drawn into propelling machinery
- ✗ Wilful act of you or any Permitted User
- ✗ Operation by Permitted User under influence of alcohol or drugs other than drugs taken for medical condition
- ✗ Scratching, denting and bruising whilst in transit by road, rail, air or ferry
- ✗ Unrepaired damage, failed repair, alteration, modification or maintenance work to Personal Watercraft
- ✗ Loss or damage whilst vessel is participating in racing, speed testing or other competitive activity
- ✗ Accidents to or illness of your workmen or employees.
- ✗ Accidents caused by water-skiers, wakeboards, tubes, biscuits whilst being towed unless water skiing liability extension is in force and no more than 2 persons towed.
- ✗ Diving activities, water sport activities such as aquaplaning or kiting
- ✗ Punitive, exemplary damages, fines or penalties imposed by law
- ✗ Loss or damage when left unattended afloat
- ✗ Any third party loss or damage caused during land, road, rail or ferry transit
- ✗ Personal watercraft let out for hire or reward, commercial means or charter



### Are there any restrictions on cover?

- ! Excesses – this is the part of a claim you have to pay and is shown on your Schedule
- ! Theft cover provided on receipt of Hull Identification Number of the Personal Watercraft and provided it is; Attended or in locked place of storage or on its trailer which is either securely locked to road vehicle which is either occupied or securely locked or secured by a wheel clamp or ball hitch lock
- ! No liability for loss or damage to trailer tyres
- ! Capture, seizure, hostilities or warlike operations strikes, riots & civil commotions, radioactive & nuclear contamination
- ! Provision that this insurance exposes you to trade or economic sanctions
- ! Drivers and helmsmen will be 16 years or over or if over age of 14 years and under 16 years accompanied by an adult 25 years or over with at least 1 year's experience of riding or helming or has RYA training certificate for attendance and passed satisfactorily the examination for Personal Watercraft

### Optional cover you may have chosen

- Marine Legal Protection
  - Any claim where this is not a reasonable chance of success
  - Reasonable prospects are defined as a fifty one percent (51%) or more prospects of successfully receiving money by way of compensation in your relation to an incident which was not your fault.



### Where am I covered?

- ✓ UK – Cover for sailing on inland and coastal waters of the UK.
- ✓ Extensions to the cruising range can be tailored to suit your requirements.



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- For a legal expenses claim under Marine Legal Protection, you must make a claim within 180 days of the incident.
- In the event of a claim please complete the claim form at [www.noblemarine.co.uk/claim](http://www.noblemarine.co.uk/claim) or call our Claims helpline on 01636 675888
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



### When and how do I pay?

You can pay for your policy annually. Annual payment can be made by cheque, debit/credit card or bank transfer.



### When does the cover start and end?

Your cover start and end date are shown on your policy schedule and this forms the term of your policy.



### How do I cancel the contract?

You have a statutory right to cancel the cover within 14 days starting from the date the documentation is received by you. You must give us a minimum 7 days notice in writing if you wish to cancel beyond this. You can find the postal address, email address or contact number within your policy documentation or on our website.