

Pleasure Craft 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: Pleasure Craft 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 Vessel(s), Personal Belongings 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
- ✓ In the event of Actual or Constructive Total Loss where Vessel lost or damaged within 3 years of manufacturer completion, we will pay for a new Vessel of same make, model and specification or if not in production, a new Vessel of similar model and specification up to 120% of Schedule value and for outboard motors we will pay the market value immediately prior to the loss
- ✓ In the event of partial loss or damage to the Vessel, cost of repair limited to values shown on the Schedule and to outboard motors repair costs not to exceed market value of motor immediately prior to loss or damage
- ✓ Vessel is used for private and pleasure purposes
- ✓ Bodily injury or death whilst the Vessel is being used for private, pleasure purposes to the Insured or any Person on-board the vessel with the Insureds permission including embarkation and disembarkation subject to values contained in Indemnity Schedule
- ✓ Cost of medical, surgical, ambulance, hospital or other professional medical services up to £5000 or equivalent currency any one occurrence to you or any Person on-board the vessel with the Insureds permission whilst on board including embarkation and disembarkation
- ✓ Inspection costs of the Vessel bottom following grounding even if no damage found without application of Excess
- ✓ Loss or damage to Vessel's lines/ warps, anchor and anchor chain
- ✓ Third Party Liability up to £5,000,000
- ✓ Vessels with an overall length of 9 metres or over is limited to transits conducted by a professional haulier not exceeding 16.1 km (10 miles)

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.
- Protected no claims bonus if applicable



What is not insured?

- X Theft or unauthorised removal of the Vessel by any Permitted User
- X Latent Defect however damage caused by latently defective part is recoverable
- X Fault or error in design
- X Unseaworthiness of Vessel
- X Damage arising from wear, tear, gradual deterioration, inherent vice, frost, mould, fungi, marine life, electrical or mechanical breakdown
- X Wilful act by you or any Permitted User
- X Operation by Permitted User under influence of alcohol or drugs other than drugs taken for medical condition
- X Scratching, denting and bruising whilst in transit by road, rail, air or ferry
- X Unrepaired damage, failed repair, alteration, modification or maintenance work to Vessel
- X Loss or damage to Vessel's mooring
- X Loss or damage through or consequence of ordinary action of wind, waves or natural decay
- X Vessels in excess of 17 knots under mechanical power; loss or damage whilst vessel is participating in racing, speed testing or other competitive activity
- X Fire or explosion on Vessel or tenders with inboard machinery unless engine room / space is fitted with automatic and maintained firefighting system or equipment
- X Where maximum design speed in excess of 17 knots claims excluded for craft less than 5 metres being swamped, stranded, sunk or breaking adrift whilst moored afloat and no responsible and able bodied adult on board
- X Loss of diving equipment, water-skis or fishing gear, unless as a result of Total Loss of the Vessel or theft following violent or forcible entry into a locked compartment aboard the Vessel
- X In the event of Personal Accident and Medical Expenses any pre-existing illness or injury, pregnancy, death or disablement arising after 12 months from accident, any person aged over 75 years at time of accident, any person under an employment contract with you, suicide or attempted suicide
- X Accidents to or illness of your workmen or employees.
- X Third Party Liability for loss or damage caused during land, road, rail or ferry transit
- X 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.
- X Diving activities, water sport activities such as aquaplaning or kiting including whilst preparing to being towed
- X Punitive, exemplary damages, fines or penalties imposed by law



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 of outboard motors unless secured by an anti-theft device or unless following forcible entry into a locked compartment or locked place of storage
- ! Theft of trailer or Vessel whilst on trailer unless trailer is immobilised or fitted with suitable anti-theft device
- ! Theft of gear and equipment unless following Total Loss of Vessel or following violent or forcible entry into a locked compartment or locked place of storage
- ! In the event of bodily injury, you may be required to agree to a medical examination by an appointed medical expert
- ! Capture, seizure, hostilities or warlike operations, strikes, riots & civil commotions, radioactive & nuclear contamination
- ! Provision that this insurance exposes you to trade or economic sanctions
- ! Theft of outboard motor(s), gear, equipment and / or trailer(s) unless secured by a suitable anti-theft device or lost as a result of forcible entry to locked compartment or place of storage



Are there any restrictions on cover? (continued)

- ! In event of Actual or Constructive total loss of protective covers, sails, masts, spars, rigging that are 3 years or older shall be recoverable up to two thirds of their new replacement cost
- ! Reduction in market values of Vessel at expiry of this policy due to loss or damage covered by Policy remaining unrepaired. Amount payable shall not exceed cost of repair based on estimates provided by mutually acceptable parties
- !

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 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.