



## Insurance Booklet

### Sport Crafts



Thank you for choosing Insure4Boats.

Insure4Boats is a trading name of Ripe Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, We have still had to use some words that have a special meaning these are listed and explained in 'Definitions'. From now on wherever a word with a definition is used it will be printed in **bold type**.

The next few pages give **You** a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts®) therefore does not contain the full terms which can be found further in this insurance booklet.

## keyfacts

## INSURE4BOATS SUMMARY

### NAME OF THE UNDERWRITER

Certain Underwriters at Lloyds

### TYPE OF INSURANCE AND COVER

This insurance can provide cover for the following. Please refer to **Your** insurance schedule for details of the cover applicable to **You** as the insured person:

- Section 1.** Water Sports Equipment
- Section 2.** Liability to Third Parties
- Section 3.** Personal Accident (optional)

### STANDARD FEATURES AND BENEFITS

- You** shall maintain, and keep **Your Water Sports Equipment**, in a proper state of repair and shall at all times exercise **Due Care and Diligence** in safeguarding it.

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
<b>Section 1</b> Water Sports Equipment	<ul style="list-style-type: none"> <li>Provides cover for theft, loss and damage to <b>Water Sports Equipment</b> up to the limit defined in the insurance schedule</li> <li>Cover is provided on a new for old basis for any item which is less than 3 years old and was new at the time of purchase</li> </ul>	<ul style="list-style-type: none"> <li>Please see 'What is not covered' in the policy wording.</li> <li>Any <b>Excess</b> detailed in the insurance schedule</li> <li>Any claim where <b>Evidence of ownership</b> cannot be provided for the <b>Water Sports Equipment</b></li> <li>Theft, loss or damage to any personal possessions or <b>Accessories</b></li> <li>Theft from <b>Your</b> home or permanent place of storage unless the <b>Water Sports Equipment</b> is inside a locked building and any security devices such as door locks are in operation and there is evidence of forcible and violent entry or exit into the building</li> <li>Theft of <b>Water Sports Equipment</b> left unattended in the open</li> </ul>
<b>Section 2</b> Liability to Third Parties	<ul style="list-style-type: none"> <li>Provides indemnity for mental injury death, disease or <b>Bodily Injury</b> to any person or damage to <b>Third Party</b> property</li> </ul>	<ul style="list-style-type: none"> <li>Please see 'What is not covered' in the policy wording.</li> <li>Liability to any of <b>Your</b> employees a member of <b>Your</b> immediate <b>Family</b></li> <li>Any liability not involving the use of <b>Water Sports Equipment</b></li> </ul>
<b>Section 3</b> Personal Accident	<ul style="list-style-type: none"> <li>Provides cover for <b>Bodily Injury</b> following an <b>Accident</b> whilst using <b>Your Water Sports Equipment</b></li> </ul>	<ul style="list-style-type: none"> <li>Any <b>Accident</b> unless directly resulting from the use of <b>Your Water Sports Equipment</b></li> <li><b>Accidental Bodily Injury</b> to any person under the age of 16 or over 65</li> </ul>

## PERIOD OF INSURANCE

The period of insurance as stated in **Your** insurance schedule.

## YOUR RIGHT TO CANCEL

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to insure4boats within 14 days of issue. On condition that no claims have been made or are pending, a full refund will be available.

There after **You** may cancel the policy at any time by informing insure4boats provided **You** have not made a claim **You** may be entitled to a partial return of **Your** premium less an administration fee of £25.00.

## OUR RIGHT TO CANCEL

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## MAKING OR REPORTING A CLAIM

Should **You** need to make a claim or report an incident that could give rise to a claim under this insurance please contact:

Post: **insure4boats Claims Department, Charles Taylor Adjusting, 12-13 Essex Street, London, WC2R 3AA**

Telephone: **+44 (0)800 997 8986**

Email: **ctayachts@ctapl.com**

## OUR COMPLAINTS PROCEDURE

**We** are proud of the service that **We** provide and of **Our** careful selection of intermediaries **We** trust to service the policy. Occasionally, things may go wrong and if this happens **We** have a procedure in place to fully investigate **Your** complaint and where appropriate, to make changes to prevent a recurrence.

- If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact insure4boats.
- In the unlikely event that **Your** concerns have not been resolved, please contact **Your** insurers at [argocomplaints@argo-global.com](mailto:argocomplaints@argo-global.com)
- If **You** still have cause for complaint then please refer the matter to the Policyholder and Market Assistance, Market Services, Lloyds of London, One Lime Street, London EC3M 7HA or 020 7237 5693
- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service: Financial Ombudsmen Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

## YOUR RIGHTS

**Your** rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

## INSURE4BOATS POLICY WORDING

Effected on behalf of Certain underwriters at Lloyd's by Ripe Insurance Services Limited, The Royals, Altrincham Road, Manchester M22 4BJ.

This is to certify that in accordance with the authorisation granted under the contract (the number of which is specified in the insurance schedule) to the undersigned by Certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium which forms part of the premium specified in the insurance schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claim hereunder shall be forfeited.

In witness whereof this insurance has been signed at the place stated and on the date specified in the insurance schedule by Ripe Insurance Services Ltd.

A handwritten signature in black ink, appearing to be "Jm", written over a dotted line.

**Authorised Signatory**  
**Ripe Insurance Services Ltd**

Ripe Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.

## Introduction

This part of the document provides details of **Your** policy and the terms and conditions that apply. The policy is a legal contract between **You** and **Us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **You** gave **Us** when **You** applied for the insurance.

**Your** policy is in two parts – this policy wording and the schedule

Policy	Schedule
<ul style="list-style-type: none"> <li>Exactly what is covered and what isn't</li> <li>How to make a claim and how <b>We</b> will settle that claim</li> <li><b>Our</b> obligations to <b>You</b></li> <li>The terms and conditions you must comply with</li> </ul>	<ul style="list-style-type: none"> <li>The sections of the policy that apply to you and the dates from which cover is in force</li> <li>The various limits and sums insured that apply to <b>Your</b> cover</li> <li>Any special terms that apply to <b>Your</b> policy</li> <li><b>Your Premium</b></li> <li><b>Your</b> policy number</li> </ul>

**Our** part of the contract is that **We** will provide the cover set out in this policy wording:

- For those sections which are shown on **Your** policy schedule;
- For the insurance period set out on the same schedule.

**Your** part of the contract is:

- You** must pay the premium as shown on **Your** schedule for each insurance period;
- You** must comply with all the terms and conditions set out in this policy.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

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## IMPORTANT FEATURES:

**Insurance Booklet:** You should read this document carefully in conjunction with the insurance schedule. It gives details of what is and is not covered by the Insurance and the Conditions and Exclusions of the cover.

**Conditions and Exclusions:** Conditions and exclusions will apply to individual sections of the Insurance while general exclusions and conditions will apply to the whole insurance.

**Limits:** All sections have limits on the amount **We** will pay under that section. Some sections also include inner limits.

**Excesses:** Claims under certain sections may be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim.

**Reasonable Care:** **You** are required to take all reasonable care to protect yourself and **Your** property and to act as though **You** are not insured.

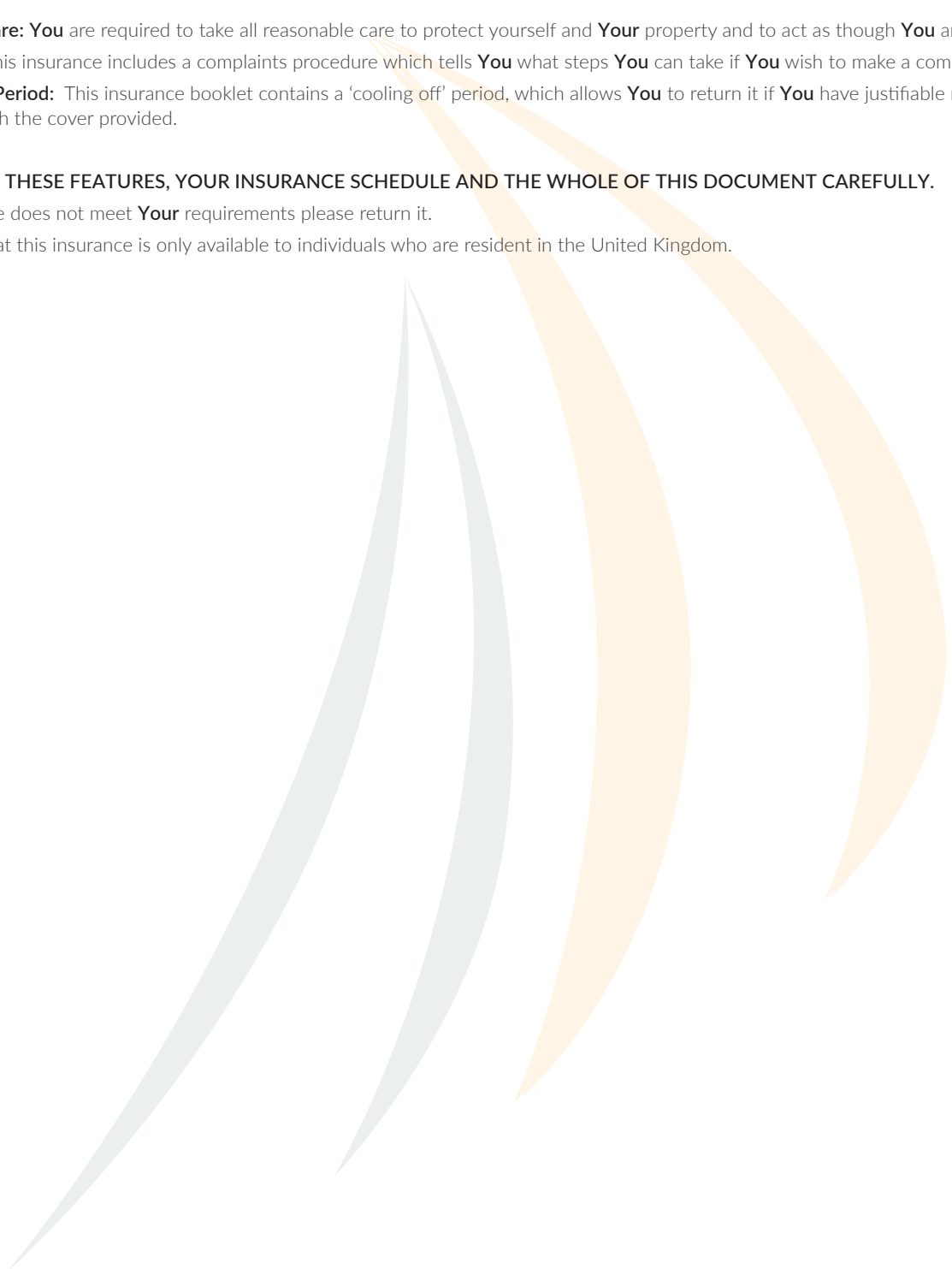
**Complaints:** This insurance includes a complaints procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

**'Cooling Off' Period:** This insurance booklet contains a 'cooling off' period, which allows **You** to return it if **You** have justifiable reason to be dissatisfied with the cover provided.

### PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it.

Please note that this insurance is only available to individuals who are resident in the United Kingdom.





## DEFINITIONS

### Accident/Accidental

An external, sudden, unexpected, un-planned unusual specific event occurring at a definable time and place.

### Accessories

Equipment and clothing which may be used in conjunction with the **Water Sports Equipment** but would be sold separately. This can include but is not limited to helmets, wetsuits, cameras, life jackets and buoyancy aids.

### Bodily Injury

Identifiable physical injury or death (but excluding all non-physical complaints).

### Due Care and Diligence

The degree of care with which a prudent uninsured owner could reasonably be expected to exercise in relation to the ownership, use and care of the **Water Sports Equipment**.

### Endorsements

Any terms and conditions made separately to the terms of the policy and specified in **Your Policy Documents**.

### Evidence of ownership

Original sales or till receipt or other evidence which clearly demonstrates ownership. This may include bank/credit card statement or dealer valuation along with a photograph of the **Water Sports Equipment**. The evidence should clearly show date, price paid and details of the **Water Sports Equipment**.

### Excess

The amount that **You** must bear as the first part of any agreed claim as specified in **Your Policy Documents**.

### Family

Parents, spouse, partner, son, daughter or siblings that permanently live with **You**.

### Indemnity Basis

Value of the **Water Sports Equipment** less a deduction for wear and tear

### Policy Documents

The documents issued by **Us** to **You** to include an insurance schedule, certificate and policy wording and any other documents that detail matters of policy cover, exclusions, limitations, and **Endorsements**.

### Territorial Limits

Cover shall only apply within the Territorial Limits as defined in **Your** insurance schedule

### Third Party

A person who makes a claim against anyone insured by this insurance.

### You/Your/Yours

The insured person named in the **Policy Documents** who is a United Kingdom resident.

### Water Sports Equipment

Boards, canoes and kayaks specifically designed and used for the purpose of water sports which are not powered by any form of motor or cable and do not have a sail or kite attached. Equipment can include but is not limited to SUP's, bodyboards, surfboards, skimboards, rowing boats, canoes and kayaks including paddles.

It does not cover windsurfers, sailboards, kiteboards, wakeboards, waterskies, scuba diving or snorkeling equipment.

### We/Us/Our(s)

The Administrator and Insurer, Argo Managing Agency Ltd as authorised and regulated by the Financial Conduct Authority.



## SECTION 1 – WATER SPORTS EQUIPMENT

### What is covered:

**We** agree to pay for repair or replacement, up to the limit stated in **Your** insurance schedule of **Water Sports Equipment** owned by **You** (not hired, loaned or entrusted to **You**) that has been stolen, lost or damaged within the **Territorial Limits**.

**We** will pay for repair or replacement as new providing the **Water Sports Equipment** was not more than 3 years old at the date of the loss and provided it was new when **You** purchased it. If the **Water Sports Equipment** was more than 3 years old or was not new at the time of the purchase then **We** will deal with the claim on an **Indemnity Basis**.

**We** reserve the right to specify a supplier of **Our** choice for the repair or replacement of the **Water Sports Equipment** or at **Our** discretion offer a cash settlement which maybe in the form of vouchers.

### What is not covered:

1. The amount of an **Excess**
2. Any claim where **Evidence of ownership** cannot be provided for the **Water Sports Equipment**
3. Theft, loss or damage to any personal possessions or **Accessories**
4. Theft from **Your** home or permanent place of storage unless the **Water Sports Equipment** is inside a locked building and any security devices such as door locks are in operation and there is evidence of forcible and violent entry or exit into the building
5. Theft of **Water Sports Equipment** left unattended in the open
6. Theft of **Water Sports Equipment** from any motor vehicle unless:
  - a. the **Water Sports Equipment** is locked onto a roof rack of the vehicle or;
  - b. inside the vehicle and the vehicle is securely locked and any security devices are in operation
7. Theft away from the home unless the **Water Sports Equipment** is locked to an immovable object or vehicle with a purpose manufactured security chain when not in use
8. Loss or damage caused by wear and tear, wet or dry rot, atmospheric conditions, frost, insects, vermin, fungus, marine borers, barnacles, marine growth, molluscs, domestic pets or any other gradually operating cause
9. Marring, scratching, denting or any other cosmetic change which does not impair the function of the **Water Sports Equipment**
10. Claims where the **Water Sports Equipment** has suffered damage as a result of a manufacturers fault which is still covered under a manufacturers warranty
11. Loss or damage to **Water Sports Equipment** from whom it is entrusted to other than a member of **Your Family**
12. Loss or damage to **Water Sports Equipment** in transit which has not been reported to the carrier and a written report obtained. In the case of an airline a property irregularity report will be required
13. Theft or malicious damage where a crime reference number cannot be obtained

## SECTION 2 – THIRD PARTY LIABILITY

### What is covered:

1. **We** will provide cover for any sums that **You** become legally liable to pay as a consequence of the death and/or **Bodily Injury** to persons or damage to **Third Party** property up to the amount shown in **Your Policy Documents**
2. Any legal costs incurred in settling or defending any civil claim providing **We** have given written consent
3. Any expenses **You** occur as a consequence of attending at an official enquiry, Inquest or similar such occasion, provided that **We** have given **Our** written consent
4. **We** will cover, subject to the policy terms and exclusions, any person in **Your** immediate **Family**

### What is not covered:

1. Liability to any of **Your** employees
2. Liability to a member of **Your** immediate **Family**
3. Any property belonging to **You** or in **Your** care, custody or control
4. Any wilful, malicious or unlawful act
5. Liability where **You** are entitled to indemnity from another more specific source
6. Any liability arising from a contract or agreement unless **You** would have been liable in the absence of such contract or agreement
7. Punitive or exemplary or aggravated damages
8. Liability directly or indirectly resulting from the pursuit of trade, business or profession
9. Liability arising out of the ownership, possession or use of motor vehicles, aircraft or watercraft but this does not apply to **Water Sports Equipment**
10. Any liability not involving the use of **Water Sports Equipment**
11. For any liability to **Third Parties** caused or contributed to by any trailer becoming detached from the towing vehicle or as a result of an **Accident** occurring on a highway or public or private place whilst a trailer is attached to the towing vehicle
12. The legal costs of defending any criminal prosecution

## SECTION 3 – PERSONAL ACCIDENT

### What is covered:

If, at any time **You** are involved in an **Accident** whilst using **Your Water Sports Equipment** within the **Territorial Limits**, **You** suffer a **Bodily Injury**, which occurs solely, directly and independently of any other cause; then subject to the terms and conditions set out below, including in particular the exclusions, **We** shall pay the benefits as stated in **Your Policy Documents** subject to the applicable percentage detailed in the insurance benefits below.

**We** shall not pay for more than one lump sum benefit under this section.

### Insurance Benefits

1. **Bodily Injury** sustained by **You** which within 12 calendar months results in:

Accidental Death:	
Benefit	Percentage
• Death of <b>You</b> aged 18 years and over	100%
• Death of <b>You</b> aged less than 18 years	20%

Permanent Disablement	
Benefit	Percentage
• Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot	100%
• Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	50%
• Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	25%
• Total and permanent disablement (other than disablement in respect of eye(s), hand(s) and foot/feet), from engaging in or attending to any profession, business or occupation whatsoever provided always that the benefits shall not be payable until such disablement has continued for a period of 12 calendar months	100%

### What is not covered:

1. Any **Accident** unless directly resulting from the use of **Your Water Sports Equipment**
2. **Accidental Bodily Injury** to any person under the age of 16 or over 65
3. Any pre-existing defect, infirmity, sickness or disease at the time of the **Accident**
4. Any claim arising from medical or surgical treatment (unless rendered necessary by **Accidental Bodily Injury** which is covered by this insurance)

## GENERAL CONDITIONS

These are the conditions of the insurance **You** will need to meet as **Your** part of this contract. If **You** do not a claim may be rejected or payment could be reduced. In some circumstances **Your** policy might be invalid.

1. Any **Water Sports Equipment** must be kept ashore when not in use
2. Reasonable Care - **You** must take all reasonable care to prevent any **Accidental** damage, malicious damage, theft or loss and keep **Your Water Sports Equipment** in a good state of repair and condition. **You** must take all reasonable care to comply with all statutory obligations and regulations imposed by any statutory, regulatory, or government authority
3. The due observance and fulfilment of all terms and conditions of this insurance by **You**, or anyone acting on **Your** behalf insofar as they relate to anything to be done or complied with by **You** or anyone acting on **Your** behalf shall be a condition precedent to **Our** liability to make any payment under this insurance
4. **You** shall reimburse to **Us** any expenses not covered by this insurance, which are incurred by **Us** on **Your** behalf
5. If **You** or any person acting on **Your** behalf shall make any claim or statement knowing the same to be false or fraudulent as regards the amount or otherwise, then this insurance shall become void and all claims hereunder shall be forfeited
6. Subrogation - In the event that a **Third Party** is deemed liable for part or all of any claim, **We** may exercise **Our** right of subrogation. **You** shall, at **Our** request and **Our** expense, agree to and permit **Us** to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. **You** will take no action or make any agreements that may weaken or remove **Our** rights under this clause without **Our** prior written permission. **We** will pay any costs or expenses involved in exercising **Our** right of subrogation
7. Under Insurance - A proportionate reduction in any claims settlement will be made should **You** under insure (i.e. the insured value **You** have chosen is less than the value of **Water Sports Equipment** immediately prior to the loss)
8. No Claims Bonus Clause

In the event of this insurance having been in force for the total period of twelve consecutive months (including a commission period of not less than four months) and being renewed at the end thereof for a further period of twelve months then if upon such renewal there shall have been, or shall be, no claim paid or outstanding hereunder **You** shall be entitled upon such renewal to a Bonus of:

5%	If no claim paid or outstanding after one consecutive year's insurance
10%	If no claim paid or outstanding after two consecutive years' insurance
15%	If no claim paid or outstanding after three or more consecutive years' insurance
20%	If no claim paid or outstanding after four or more consecutive years' insurance
25%	If no claim paid or outstanding after four or more consecutive years' insurance

## GENERAL EXCLUSIONS:

The following exclusions apply to the whole of this policy. Any other exclusions are shown in the sections to which they apply.

**We** shall not be liable for any claims directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. **Your Water Sports Equipment** being used for any other purpose other than for private and pleasure purposes
2. The use of windsurfers, sailboards, kiteboards, wakeboards, waterskies, scuba diving or snorkeling equipment
3. The use of **Your Water Sports Equipment** for any competition, including racing, speed tests and time trials
4. Arising directly or indirectly from the effects of intoxicating liquors or drugs
5. Any act of fraud or dishonesty by **You** or anyone acting on **Your** behalf
6. War or terrorism
7. Capture, seizure, civil disturbance, restraint, or detainment of **Your Water Sports Equipment**
8. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
9. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
10. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
11. Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno- deficiency Virus (HIV) howsoever these have been acquired or may be named
12. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or **Your** own criminal act, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical **Accident** or **Bodily Injury**)
13. Failure or fear of failure or inability of any equipment or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date
14. Consequence of or in any way involving reckless disregard and/or willful breach of duty of any kind
15. Any claims brought against **You** in any country or jurisdiction outside of the United Kingdom
16. Directly or indirectly relating to asbestos including but not limited to mental injury or fear of suffering **Bodily Injury**, death, disease or illness
17. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this insurance
18. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
19. Loss due to confiscation, detention by Customs or other authority.

## SANCTION LIMITATION AND EXCLUSION CLAUSE

**We** shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## WHAT TO DO IN THE EVENT OF A CLAIM

If **You** have had an **Accident** for which **You** want to make a claim under **Your** insurance policy, this document will provide **You** with some important facts about what to do next.

Please notify **Us** immediately of the loss, and in any event, within 30 days of its occurrence.

If anyone has been injured, **You** should prioritise their treatment ahead of other matters.

Please take necessary reasonable steps to mitigate the loss, and protect any damage from deteriorating, but do not commence any repairs until **You** have received permission to do so as a surveyor may need to inspect the damage prior to repairs commencing.

Do not admit liability if **You** have been involved in a collision with a **Third Party**.

Theft or malicious damage claims must be reported to the Police and the Crime Number noted.

Only the loss or damage caused by the incident for which **You** are claiming is covered by **Your** policy.

Please take care not to:

- Make any false statement in support of **Your** claim.
- Overestimate **Your** claim.
- Include in **Your** claim any items that were not lost or damaged in the incident.

Do be aware that attempting to mislead **Your** insurers over any part of **Your** claim may prejudice **Your** entire claim under the policy.

It may be necessary to appoint an independent surveyor to determine the nature cause and extent of the damage to **Your Water Sports Equipment**, and the most effective method of repair. He will not have any authority to agree **Your** claim, or comment on policy coverage.

The surveyor will contact **You** to arrange a convenient time to inspect **Your Water Sports Equipment**, and **We** would prefer **You** to be present at that first inspection.

Although the surveyor is representing **Your** insurers, he may be able to offer **You** advice based on his knowledge of local repair facilities.

The **Water Sports Equipment** is **Your** asset and **Your** responsibility at all times, so **You** will need to obtain estimates and manage the repair process. If **You** cannot get identical replacement items due to obsolescence, get estimates for current models of an equivalent standard and specification.

If **You** wish to take the opportunity of **Your Water Sports Equipment** being in for repair to have other work done, or to upgrade any damaged equipment please ensure that **You** mark this clearly on any estimates and invoices, and agree with **Us** first what part of the costs will be paid by **You**.

If repairs are delayed for any reason outside the control of **Your** insurers, the insurers will not be liable for any resultant increase in costs.

If **You** believe someone else is responsible for the damage to **Your** boat **You** have two options;

1. Claim off the other party.

Write to the person who caused the damage holding them responsible.

If they are insured, their insurers should settle **Your** claim directly with **You**, and **You** may also be able to claim for any out of pocket expenses **You** have incurred as a result of the incident.

2. Claim off **Your** insurance policy.

If the incident is covered under **Your** own insurance policy, **You** may claim off that.

**Your** policy **Excess**, and any other applicable deductions, will be applied to any payments the insurers make, even if the incident was not **Your** fault.

**Your** insurers may try to recover their costs from the other party or their insurers, and they may agree to include any out of pocket expenses **You** have incurred, together with **Your** policy **Excess**. These are termed **Your** 'uninsured losses'.

To the extent that the recovery action is successful, a proportion of **Your** policy **Excess** and any other 'uninsured losses' can be refunded to **You**.

**Your** insurers are not obliged to attempt a recovery and may decide not to do so if there is little chance of success or if the cost of the recovery action is disproportionate to the amount which would be recovered.

Email: [ctayachts@ctplc.com](mailto:ctayachts@ctplc.com)

Telephone: +44 (0)800 997 8986

Post: Insure4Boats Claims Department, 12-13 Essex Street, London, WC2R 3AA

## CANCELLATION

**Your** right to cancel:

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to insure4boats within 14 days of issue. On the condition that no claims have been made or are pending, a full refund will be available.

There after **You** may cancel the policy at any time by informing insure4boats provided **You** have not made a claim **You** may be entitled to a partial return of **Your** premium less an administration fee of £25.00.

**Our** right to cancel:

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days'

notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

## GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

## DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

## COMPLAINTS

**We** are committed to going the extra mile for **Our** customers. If **You** believe **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact Insure4Boats.

- If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact insure4boats.
- If in the unlikely event that **Your** concerns have not been resolved, please contact **Your** Insurers at Argocomplaints@argo-global.com
- If **You** still have cause for complaint then please refer the matter to the Policyholder and Market Assistance, Market Services, Lloyd's of London, One Lime Street, London, EC3M 7HA on 020 7237 5693
- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service (FOS), Exchange Tower, Harbour Exchange Square, London, E14 9SR on 0300 1239 123.





The Royals, Altrincham Road, Manchester M22 4BJ

Tel: 0800 668 1661

email: [admin@insure4boats.co.uk](mailto:admin@insure4boats.co.uk)

[www.insure4boats.co.uk](http://www.insure4boats.co.uk)

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