

# Insurance Product Information Document

Product: Jet Ski

Underwritten By: Royal and Sun Alliance Insurance PLC

Insure4Boats® is a trading name of Ripe Insurance Services Ltd which is Authorised and Regulated by the Financial Conduct Authority No. 313411

This document provides a summary of the main policy benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the policy wording under definitions. The full terms and conditions of the cover and other important information are included in **Your** policy documents.

## WHAT IS THIS TYPE OF INSURANCE?

Hull, machinery and **Third Party** liability protects **You** against loss or damage to **Your Jet Ski** caused by events described in the policy booklet such as theft, **Accidental** damage, malicious damage and salvage charges. It will also protect **Your** liability should **You** injure a **Third Party** or damage **Third Party** property



### WHAT IS INSURED?

- ✓ Theft or attempted theft of the insured **Jet Ski** and/or trailer
- ✓ **Accidental** loss or damage to the insured **Jet Ski** and/or trailer
- ✓ Physical loss or damage to the **Jet Ski** and/or trailer caused by any malicious act
- ✓ Salvage, towage, assistance charges and expenses reasonably and necessarily incurred in preventing or minimising a loss covered under the policy
- ✓ Any sums **You** become legally liability to pay as a consequence of **Accidental** injury or death to any **Third Party** person or **Accidental** damage to **Third Party** property or damage to any other vessel
- ✓ Liability is also extended to cover any person in charge of **Your Vessel** with **Your** permission

### OPTIONAL COVERS

- War
- Continental Europe
- Winter Use



### WHAT IS NOT INSURED?

- ✗ Theft or attempted theft from your **Home** address or permanent place of storage unless the **Jet Ski** is kept inside a locked building
- ✗ Theft or attempted theft unless the seat/hood of the **Jet Ski** is stored in a separate locked building. If the seat/hood is not removable, then the battery cover instead must be removed and stored in a separate locked building
- ✗ Theft or attempted theft following **Abandonment**
- ✗ Loss or damage to the **Jet Ski** as a result of ingestion of water if the vessels drainage plugs or bungs have not been correctly fitted or installed
- ✗ Any claims caused by any person in charge of the **Jet Ski** being under the age of 18
- ✗ Any claims to any person whilst engaged in a sport which involves being towed by the **Jet Ski**

### OPTIONAL COVERS

- For UK based vessels continental Europe is limited to Belgium, Holland and France but not West of Brest



## ARE THERE ANY RESTRICTIONS ON COVER?

- ! Certain limitations may apply to **Your** policy e.g.
  - The **Excess** (the amount **You** have to pay on any claim)
  - Monetary limits for certain covers
  - Clauses which may exclude certain losses or damage
- Only experienced riders are permitted to operate **Your Jet Ski**, experience must be gained on a similar **Jet Ski**, with permission obtained from you and after instructions have been provided as to how to operate the **Jet Ski**
- An engine cut out device (or equivalent) must be in place and fully operational when the **Jet Ski** is in use



## WHERE AM I COVERED?

- ✓ Please refer to the **Cruising Limit** in **Your** insurance schedule



## WHAT ARE MY OBLIGATIONS?

- **You** must take reasonable care to provide complete and accurate answers to the questions **We** ask when **You** take out, make changes to, and renew **Your** policy.
- Please tell us immediately about changes to the information set out in the application form, Statement of Fact or **Your** schedule



## WHEN AND HOW DO I PAY?

- **You** can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if **You** have selected this option **You** will be informed by **Your** credit provider the date and amounts of each payment



## WHEN DOES THE COVER START AND END?

From the starting date (shown on **Your** schedule) for 12 months – and then for the period specified when **You** renew and pay **Your** premium.



## HOW DO I CANCEL THE CONTRACT?

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. At **Our** discretion, **We** may allow a refund of premium for any unexpired period of cover less any administration fee charged by Insure4Boats. There will be no return of premium on whereby a loss has been paid or is payable under this policy.