

Insurance Booklet

Jet Ski



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IMPORTANT FEATURES:

Effected with Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance Insurance Ltd by Ripe Insurance Services Ltd, The Royals, Altrincham Road, Manchester M22 4BJ.

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 claims hereunder shall be forfeited.

We must draw **Your** attention to a number of important features of this Insurance:

- 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 **Insurance Schedule** and any Notice to Policyholders issued to you at renewal, 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 Insurance Schedule:

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

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 Insurance Schedule**
- for the insurance period set out on the same **Insurance Schedule**.

Your part of the contract is:

- **You** must pay the Premium as shown on **Your Insurance 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.

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 Vessel** 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.

WHAT TO DO IN THE EVENT OF A CLAIM

OUR CLAIMS DEPARTMENT

In the event **You** need to make a claim, **Our** claims service is provided by MAC Marine Claims who are **Our** nominated claims handlers.

HOW TO MAKE 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 discovery.

Email: office@macmarineclaims.com

Telephone: +44 (0)333 400 9159

Post: MAC Marine Claims Ltd., Suite 26 Alum House (FF), Discovery Court, 551-553 Wallisdown Road, Poole, Dorset BH12 5AG

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.

If towage or salvage are required, please agree a realistic fixed price prior to acceptance.

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** boat, 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** boat, 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 vessel 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** boat 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 hull 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.

IMPORTANT INFORMATION

STATEMENT OF DEMANDS AND NEEDS

This policy meets the needs of an individual who requires insurance for:

- Theft, loss and **Accidental Damage** to **Your Jet Ski** and/or trailer
- Malicious **Damage** to **Your Vessel** and/or trailer
- Reasonable and necessary salvage charges in preventing or minimising a loss covered under this policy
- Liabilities for **Accidental Third Party** property **Damage** or injuries to third parties

CONSUMER INSURANCE ACT

You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. **You** must tell **Us** of any changes to the answers **You** have given as soon as possible. Failure to advise **Us** of a change to **Your** answers may mean that **Your** policy is invalid and that it does not operate in the event of a claim.

KEEPING US INFORMED

This policy is based on the information **You** have given **Us** about **You**. It is important **You** let us know within 30 days of changes that affect what **You** have told **Us**.

If **You** fail to disclose all relevant information or make a misrepresentation, **We** may void the policy or reduce the value of any claim payment.

YOUR RIGHT TO CANCEL

If **You** are not happy with it and choose to cancel **Your** policy within the first 14 days of the start date or renewal of the policy or the day on which **You** receive **Your** policy documentation, whichever is the later. **You** will be entitled to a full refund of **Your** policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. If **You** have spoken to **Us** to arrange **Your** policy, **We** may deduct an administration fee of up to £10 but this charge will not be made if **You** have arranged **Your** policy online without speaking to **Us**.

You may cancel after the 14 days have expired. **We** may provide **You** with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10

OUR RIGHT TO CANCEL

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

Your information will be held by **Us** in accordance with data protection legislation (including the General Data Protection Regulation from 25th May 2018), for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Under the General Data Protection Regulation **You** have a right of access to see personal information about **You** that is held in **Our** records, whether electronically or manually.

REINSTATMENT OF THE SUM INSURED

In the event of partial loss, theft or **Damage** to the property insured the sum insured will be automatically reinstated from the date of the **Damage** unless **You** have written to **Us** or **We** have written to **You**, to the contrary. In accordance with the automatic reinstatement of the sum insured You will undertake to pay the necessary premium as **We** may require for such reinstatement from that date. In the event of a total loss or constructive total loss of **Your Jet Ski** the sum insured will not automatically reinstate unless **You** have written to **Us** to advise of a replacement **Jet Ski**. **We** will reinstate the sum insured and **You** will undertake to pay the necessary premium as **We** may require for such reinstatement from that date.

DEFINITIONS

This part of the policy sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in **Bold** type whenever it appears in the **Policy Documents**.

Abandonment

When **Your Jet Ski** is left unattended in a location away from **Your** home and/or permanent place of storage for more than 72 hours unless that location is a secured caravan or boat park with manned 24 hour security and is only accessible by members of the caravan or boat park.

Accident/Accidental

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

Actual and Constructive Total Loss

Where the **Jet Ski** is completely lost, destroyed, damaged or where the cost of replacement or repair of the **Jet Ski** exceeds the sum insured, as detailed in the **Insurance Schedule**.

Anti-theft device

A device sold and marketed as a secure way of preventing theft, including, but not limited to:-

- o Hitchlock - A device specifically designed, sold and marketed to prevent a trailer being hitched to or unhitched from a towing vehicle. This must cover the bolts securing the tow hitch to the trailer chassis
- o Wheel Clamp - A device that is specifically designed, sold and marketed to prevent a wheel being turned or removed

Bodily Injury

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

Cruising Limits

The geographic area as shown in the **Insurance Schedule**.

Damage

Accidental loss, destruction or damage.

Data

Data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatsoever.

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 **Jet Ski**.

Endorsement(s)

Any terms and conditions made separately to the terms of the policy and specified in **Your Insurance Schedule**.

Excess

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

Failure of a System

The complete or partial failure or inability whether in terms of availability, functionality and/or performance or otherwise of a **System** whether or not owned by **You** to operate at any time as desired as specified or as required in the circumstances in the general use of **Your Vessel**.

Forcible and Violent Entry

Evidence of visible **Damage** to the place of storage.

Jet Ski

Small self-propelled motorised recreational watercraft.

Insurance Schedule

Sets out the specific terms, values and **Endorsements** applicable to the cover and should be read together with the **Policy Documents**.

Latent Defect

A hidden flaw, weakness or imperfection in the design, manufacture or build of the **Jet Ski** that is not discoverable upon inspection by a competent person.

Microchip

A unit of packaged computer circuitry manufactured in small scale and made for program logic and/or computer memory purposes and expressly includes integrated circuits and microcontrollers.

Policy Documents

The documents issued by **Us** to **You** to include an **Insurance Schedule**, statement of fact, Certificate, policy wording and any other documents that detail matters of policy cover, exclusions, limitations, and **Endorsements**.

Reasonable Cost

The cost which would be paid by a prudent uninsured. It does not include any premium incurred in order to have the repairs or any other work effected on an accelerated basis.

Seaworthiness

Your Jet Ski and equipment is maintained in such condition that the **Jet Ski** is able to manage the perils of the seas, and other areas of operation, and is at all times equipped and provisioned.

System

Computers, other computing and electronic equipment linked to a computer hardware electronic **Data** processing equipment, **Microchips** and anything which relies on a **Microchip** for any part of its operation and includes for the avoidance of doubt any computer installation.

Third Party

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

United Kingdom Resident

Means resident in the U.K. for a minimum of 6 months in a 12-month period.

Virus

Programming code designed to achieve an unexpected, unauthorised and/or undesirable effect or operation when loaded onto a **System** transmitted between **Systems** by transfer between computer **Systems** via networks, extranets and internet or electronic mail or attachments thereto or via floppy diskettes or CD-ROMS or otherwise and whether involving self-replication or not.

You/Your/Yours

The insured person/persons named in the **Policy Documents** who/whom is/are a **United Kingdom Resident** any other person whilst aboard the named **Jet Ski** with **Your** permission and over the age of 18.

We/Us/Our(s)

Royal & Sun Alliance Insurance Ltd., St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

SECTION 1 - THEFT OF YOUR JET SKI AND TRAILER

Provides cover for theft of attempted theft to the insured **Jet Ski** and/or trailer

What is covered:

We agree to pay for claims for theft of attempted theft:

1. When **Your Jet Ski** and/or trailer is at **Your** home and/or permanent place of storage shown in **Your Policy Documents**, providing the **Jet Ski** is in a locked building and there is evidence of **Forcible and Violent Entry** into the locked building.
2. When your **Jet Ski** and/or trailer is in use and temporarily away from your home and/or permanent place of storage shown in your policy documents providing:
 - a. The **Jet Ski** is on its trailer, and securely locked to a road vehicle, and the road vehicle is either occupied or securely locked or;
 - b. The trailer is secured by a wheel clamp or alternative purpose manufactured **Anti-theft device** or;
 - c. The **Jet Ski** is not on a trailer, but is securely locked to an immovable object with a purpose manufactured **Anti-theft device**

In the event of a claim:

We shall pay the market value of **Your Jet Ski** or trailer immediately prior to the loss or **Damage** (but not exceeding the sum insured) if:

1. The **Jet Ski** or trailer is totally lost or destroyed;
2. The cost of recovering and/or repairing the **Jet Ski** or trailer would exceed the market value of the **Jet Ski** or trailer;
3. **We** will pay the **Reasonable Costs** of recovering **Your Jet Ski** or trailer and the **Reasonable Cost** of effecting repairs less the **Excess**, but not exceeding the sum insured
4. Where **We** make a payment for partial loss, and the **Jet Ski** or trailer is unrepaired at the time that the **Jet Ski** or trailer subsequently becomes a **Actual Total Loss** or a **Constructive Total Loss**, **We** will deduct the amount of the original payment from **Our** payment for **Actual Total Loss** or **Constructive Total Loss**
5. For loss or **Damage** **We** reserve the right to apply deductions in respect of age and wear and tear up to 10% a year in up to a maximum of 50%.

What is not covered:

1. Theft or attempted theft unless **You** have provided the serial number of **Your Jet Ski**
2. Theft or attempted theft when the trailer is not attached to a towing vehicle unless it is secured with a wheel clamp
3. Theft or attempted theft unless the **Jet Ski** or trailer, when at **Your** home or permanent place of storage, is kept in a locked building
4. Theft or attempted theft following **Abandonment**
5. Theft by a person to whom the **Jet Ski** was entrusted

Claims conditions

These are the claim conditions **You** will need to keep as 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.

- a) Proof of purchase of the Anti-theft device must be retained for production to **Us** in the event of a claim
- b) The **Jet Ski** is fitted with the full Datatag Identification System and registered with the Datatag Central Register, unless agreed by us in writing

SECTIONS 2 - ACCIDENTAL LOSS OR DAMAGE TO YOUR JET SKI AND TRAILER

What is covered:

We agree to pay for, replace or make good loss of or **Damage** to **Your Jet Ski** caused (by):

1. Accidents or casualties of the seas, rivers and/or lakes
2. Negligence, excluding:
 - a. the cost of making good any defect in repair, maintenance or alteration carried out for **Your** account resulting from either negligence or breach of contract
 - b. the cost and expense of remedying a fault or error in design or construction or attributable to betterment or alteration in design or construction
3. Whilst the **Jet Ski** is in transit by road, but excluding any scratching, bruising and denting
4. Loss or **Damage** caused by loading and unloading of the **Jet Ski**

In the event of a claim:

We shall pay the market value of **Your Jet Ski** or trailer immediately prior to the loss or **Damage** (but not exceeding the sum insured) if:

1. The **Jet Ski** or trailer is totally lost or destroyed;
2. The cost of recovering and/or repairing the **Jet Ski** or trailer would exceed the market value of the **Jet Ski** or trailer;
3. **We** will pay the **Reasonable Costs** of recovering **Your Jet Ski** or trailer and the **Reasonable Cost** of effecting repairs less the **Excess**, but not exceeding the sum insured
4. Where **We** make a payment for partial loss, and the **Jet Ski** or trailer is unrepaired at the time that the **Jet Ski** or trailer subsequently becomes a **Actual Total Loss** or a **Constructive Total Loss**, **We** will deduct the amount of the original payment from **Our** payment for **Actual Total Loss** or **Constructive Total Loss**
5. For loss or **Damage** **We** reserve the right to apply deductions in respect of age and wear and tear

What is not covered:

1. Wear and tear, deterioration and depreciation from use or breakdown of machinery
2. Insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs
3. Corrosion, rot, rust, mildew, dampness, weathering, electrolysis, osmosis
4. Freezing or frost **Damage**
5. Loss or **Damage** to personal effects or other property
6. Costs of repairing or replacing any defective part condemned solely in consequence of a **Latent Defect** or error in design or construction
7. The cost of making good any defective workmanship
8. Loss or **Damage** to the **Jet Ski** caused by the beaching of the **Jet Ski** under her own power
9. 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
10. Loss or **Damage** as a result of ingestion of an underwater or floating object
11. Loss or **Damage** when the vessel is in use during the period between 1st November and 31st March, unless the winter use option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**

SECTION 3 - MALICIOUS DAMAGE TO YOUR JET SKI AND TRAILER

What is covered:

We will cover **You** for physical loss or **Damage** of **Your Jet Ski** caused by any malicious act by any person which has been reported to the police and for which a crime reference number has been obtained.

What is not covered:

1. Any **Damage** caused by **You** and **Your** immediate family
2. Any **Damage** where a crime reference number has not been obtained

SECTION 4 - SALVAGE CHARGES

What is covered:

1. **We** will up to the amount shown in **Your Insurance Schedule** salvage, towage and assistance charges and expenses reasonably and necessarily incurred in preventing or minimising a loss that is, or would be recoverable under this policy.
2. The costs of averting or avoiding oil pollution or clearing and cleaning away oil pollution

What is not covered:

1. **We** will not pay any salvage charges caused by being swamped, sunk or submerged when left afloat unattended.
2. Any claim where there is not a valid claim under Section 2 **Accidental** loss or **Damage** to the Jet Ski

SECTION 5 - LIABILITY TO THIRD PARTIES

What is covered:

1. **We** will provide cover for any sums that **You** become legally liable to pay as a consequence of **Accidental Bodily Injury** to persons or **Accidental Damage** to property or **Damage** to any other vessel up to the amount shown in **Your Insurance Schedule**
2. Any legal costs incurred in settling or defending any civil claim connected with this **Policy** 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 charge of **Your Jet Ski** with **Your** permission, after instruction

What is not covered:

1. Any applicable **Excess**
2. For **Your** legal liabilities to and/or of anyone operating or working upon the **Jet Ski** who is an employee and or a contractor / sub-contractor of a shipyard, yacht club, brokerage, marina, delivery company or any other similar organisation
3. To any person while engaged in any sport which involves being towed by the **Jet Ski**
4. For any liability caused or contributed to by recklessness or wilful misconduct by **You** or anyone operating the **Jet Ski** with **Your** permission, and to whom this policy may extend
5. For any liability to third parties caused or contributed to by the trailer becoming detached from the towing vehicle or as a result of an **Accident** occurring on a highway or public or private place whilst the trailer is attached to the towing vehicle
6. For any liability arising out of any contract
7. The legal costs of defending any criminal prosecution
8. The payment of any fines or other punitive damages

GENERAL EXCLUSIONS

We shall not be liable for:

1. Any claims caused by any person in charge of the **Jet Ski** being under the age of 18
2. Any claims whilst **Your Jet Ski** is let out on hire or charter or any other financial reward
3. Any claims for loss or **Damage** to personal effects or other property
4. Any claims for loss or **Damage** occurring whilst **Your Jet Ski** is left afloat when unattended
5. Any claims whilst **Your Jet Ski** is racing, used for speed tests or trials
6. The first **Excess** of any claim
7. For claims arising from war or terrorism, unless the war option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**
8. For any claims arising from capture, seizure, civil disturbance, restraint or detainment of the Jet Ski, unless the war option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**
9. For any claims for loss or **Damage** to the **Jet Ski** from ionising radiation, radioactivity, nuclear fuel or from any nuclear waste or nuclear equipment
10. For any claim for loss or **Damage** to the **Jet Ski** due to any chemical, biological, bio-chemical or electromagnetic weapon
11. Any claim for loss, destruction or **Damage** occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
12. Any claims caused by **You** or by any person in charge of the **Jet Ski** being under the influence of alcohol or drugs
13. Any claims if the **Jet Ski** is towing another **Jet Ski**, or vessel, or being towed by another vessel except in an emergency

The following exclusions do not apply to the Liability To Third Parties section of the policy:

14. Virus, Disease and Pandemic Exclusion

Notwithstanding any provision to the contrary within the policy, the policy does not cover loss, destruction or **Damage**, or any costs or expenses of whatsoever nature directly or indirectly occasioned by, arising from, caused by, happening through or in consequence of, or otherwise attributable to

- a) Coronaviruses
 - b) Coronavirus disease (COVID-19)
 - c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2)
 - d) Any mutation of or variation of a), b) or c) above
 - e) any infectious disease that is designated or treated as a pandemic by the World Health Organisation
- Any fear or anticipation of a), b), c), d) or e) above.

15. Electronic Risk

- A. **Damage to Data** which shall include but shall not be limited to
 - i) **Damage** to or corruption of **Data** whether in whole or in part
 - ii) unauthorised appropriation of use of access to or modification of **Data**
 - iii) unauthorised transmission of **Data** to any third parties
 - iv) **Damage** arising out of any misinterpretation, use or misuse of **Data**
 - v) **Damage** arising out of any operator error in respect of **Data**.
- B. **Damage** arising directly or indirectly from
 - i) the transmission or impact of any **Virus**
 - ii) unauthorised access to a **System**
 - iii) interruption of or interference with electronic means of communication used in the general use of **Your Vessel** including but not limited to any diminution in the performance of any website or electronic means of communication
 - iv) **Failure of a System**
 - v) anything described in A) above but in respect of B) i), B) ii), B) iii) and B) iv) this shall not exclude subsequent **Damage to Property** directly caused by WHAT IS COVERED unless otherwise excluded under this **Policy**.

16. Disease

Loss (whether physical or otherwise), destruction or **Damage**, or costs or expenses, directly or indirectly occasioned by, arising from, caused by or in any way attributable to:

- A) any form of pathogen or microorganism including but not limited to virus, bacteria, fungi and parasites, or
- B) any disease arising from any such pathogen or microorganism or the threat or fear (actual or perceived) of A) or B).

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 **Us** 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.

GENERAL CONDITIONS:

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

1. **You** shall maintain and keep **Your Jet Ski** including any trailer in a proper state of repair and **Seaworthiness** (and/or roadworthiness) and shall at all times exercise **Due Care and Diligence** in safeguarding it
2. 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 the operation of the **Jet Ski**
3. **Your Jet Ski** must be professionally built and have not undergone any significant structural alterations or additions, unless notified and agreed by **Us**
4. **Your Jet Ski** must comply with all relevant regulations and appropriate licences must be obtained
5. Any engine cut out device (or equivalent) must be in place and fully operative when in the **Jet Ski** is use
6. If there is any other insurance covering the same claim, or would have covered the claim but for the existence of this policy, **We** will not make any payment under Liability to Third Parties until all cover under that other insurance is exhausted. For all other claims **We** will not pay more than **Our** share of the claim, even if the other insurer refuses the claim.

Important note:

This condition will not have the effect of leaving **You** without cover for any claim and operates where there is any other insurance covering the same claim (or would have in the absence of this policy) and determines how those insurance policies apply

ENDORSEMENTS

Endorsements are only applicable where they are shown on **Your Insurance Schedule** in **Your Policy Documents**

WAR - WAR, STRIKES, TERRORISM AND ASSOCIATED RISKS

What is covered:

Your Insurers will cover the **Jet Ski** for the sum insured indicated in **Your Insurance Schedule** against physical loss or **Damage** caused by the following:

- war, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power
- capture, seizure, arrest, restraint or detainment and the consequences thereof or any attempt thereat
- derelict mines, torpedoes, bombs or other derelict weapons of war
- strikers, locked out workmen, or persons taking part in labour disturbances, riots or civil commotions
- any terrorist or any person acting from a political motive
- confiscation or appropriation
- Detainment, in the event of the Vessel being subject of capture, seizure, arrest, restraint, detainment, confiscation or appropriation and the Insured has been deprived of the Vessel for a continuous period of 12 months and without the likelihood of recovery Insurers will pay the Vessel value as indicated in Your Policy Documents.

What is not covered:

- any detonation of any weapon of war employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter
- any outbreak of war between any of the following countries: United Kingdom, United States of America, France, The Russian Federation, the People's Republic of China
- requisition or pre-emption
- capture, seizure, arrest, restraint, detainment, confiscation or expropriation by or under the authority of the government or any public authority of the country in which the Vessel is owned or registered
- arrest, restraint, detainment, confiscation or expropriation under quarantine regulations or by reason of infringement of any customs or trading regulations
- the operation of any ordinary judicial process, failure to provide security or to pay any fine or penalty or any financial cause
- any claim for any sum recoverable under any other insurance on the Vessel or which would be recoverable under such insurance but for the existence of this Policy
- any claim or expense arising from delay

CANCELLATION

Cover provided herein may be cancelled by either party by giving 7 days notice of cancellation. The cancellation becomes effective on the expiry of 7 days from midnight of the day on which notice of cancellation is issued by or to the Insurers. Notice by either party should be by registered post to the Insured's insurance advisor. Insurers however agree to reinstate Section 3 subject to prior agreement being reached as to the new rate of premium to be charged and conditions or warranties to be applied.

Whether or not such notice of cancellation has been given, cover will automatically terminate in the event of any of the following:-

- hostile detonation of any weapon of war by any of the countries indicated above, anywhere in the world
- the outbreak of war between any of the countries indicated above
- The requisition of the Vessel either for title or use

WINTER USE EXTENSION

You can use **Your Jet Ski** between the period 1st November and 31st March, during daylight hours only.

CONTINENTAL EXTENSION

You may use **Your Jet Ski** on inland and coastal waters of Eire but limited to the Irish Sea and Europe but limited to Belgium, Holland, and France but not West of Brest for a maximum of 60 days at any one time

COMPLAINTS

Our commitment to customer service

We are committed to going the extra mile for **Our** customers. If **You** believe that **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.

HOW TO COMPLAIN

- Please quote **Your** policy number and claim reference (if applicable) in all correspondence so that **Your** concerns may be dealt with speedily.
- 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 still unhappy after Insure4Boats has reviewed, then contact:

Subject	Contact
A claim	Please contact Mac Marine Claims: <ul style="list-style-type: none">• Post – MAC Marine Claims Ltd. Suite 26 Alum House (FF), Discovery Court 551-553 Wallisdown Road, Poole, Dorset, BH12 5AG• Email: office@macmarineclaims.com
All other matters	Please contact the Managing Director at Accelerate Underwriting Ltd: <ul style="list-style-type: none">• Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB• Email - complaints@accelerate-underwriting.com <p>Details of the Accelerate internal complaint-handling procedures are available on request.</p>

Alternatively, **You** can ask Insure4Boats to refer the matter on for **You**.

COMPLAINTS PROCESS

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep **You** informed of progress
- Do everything possible to resolve **Your** complaint
- Use the information from **Your** complaint to proactively improve **Our** service in the future.

Once **Your** complaint is reviewed, a final decision will be issued in writing within 8 weeks of the date **Your** complaint is received.

IF YOU ARE STILL NOT HAPPY

If **You** are still unhappy after **Our** review, or **You** have not received a written offer of resolution within 8 weeks of the date **We** received **Your** complaint, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

- Post: Financial Ombudsman Service, Exchange Tower, Harbour, Exchange Square, London E14 9SR
- Telephone: 0800 0234567 (for landline users) or 0300 1239123 (for mobile users)
- Website: www.financial-ombudsman.org.uk

You have the right to refer **Your** complaint to the Financial Ombudsman, free of charge, but **You** must do so within six months from the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have our permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. This does not affect **Your** right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

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.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of **Your** Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

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