

Insurance Product Information Document



insure4boats

Product: Jet Ski

Underwritten By: Royal & Sun Alliance Insurance Ltd

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 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**
- ✗ Theft or attempted theft unless **You** have provided the serial number of **Your Jet Ski**
- ✗ Theft unless **Jet Ski** is fitted with the full Datatag Identification System and registered with the Datatag Central Register, unless agreed by us in writing

OPTIONAL COVERS

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



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Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.



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** 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