

Insurance Product Information Document

Product: Small Craft

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** vessel 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?

- ✓ Any sums **You** become legally liable 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

- Theft or attempted theft of the insured **Vessel** including her **Hull, Machinery and Equipment** and any trailers
- **Accidental** loss or **Damage** caused by fire, explosion, stranding, grounding, heavy weather, and negligence
- Physical loss or **Damage** to the **Vessel** 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
- Personal effects
- Liability when towing water skiers and wake boarders
- **Damage** caused when in road transit
- Racing risks
- **Damage** caused by frost or freezing
- War
- Continental Europe Navigation
- Personal Accident
- Cover for vessels based overseas
- Winter use



WHAT IS NOT INSURED?

- ✗ Any liability to and/or of any employee, contractor or subcontractor of a shipyard, yacht club, brokerage, marina, delivery company or other similar organisation when working on or operating the **Vessel**
- ✗ Liability when towing water toys including bananas, doughnuts and similar inflatable toys

OPTIONAL COVERS

- Theft of attempted theft of items from the **Vessel** unless there is signs of **Forcible and Violent Entry** into the insured **Vessel** or locked place of storage or such theft involves removal by force of items securely fastened to **Your Vessel**
- Theft of outboard motors unless secured by a purpose manufactured hitchlock or alternative **Anti-Theft Device**
- Loss or whilst the **Vessel** is being used outside of the **Cruising Limits** shown in the schedule
- Loss or damage whilst the **Vessel** is in use between 1st November and 31st March unless winter use is selected
- Any loss or **Damage** occurring whilst **Your Vessel** is left afloat when unattended, unless at the moored location shown in **Your Policy Documents** or temporarily moored elsewhere between the hours of 10.00 to 18.00
- **Personal Effects** does not cover jewellery, cash or mobile electronic devices
- **Third Party** claims whilst in transit including all road traffic act liabilities
- 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
- ! Between the 1st November and 31st March the **Vessel** must either be in a **Professionally Run Marina** or ashore when not in use
- ! Trot, swing, pile and pontoon moorings are only acceptable in England but excluding the Thames Estuary between Two Tree Island Shoeburyness, Portland Outer Harbour, Brixham Outer Harbour, Swanage & Seaview. Any trot, swing, pile or pontoon moorings must be professionally laid and maintained and serviced annually
- ! Survey Clause

If the insured **Vessel** is over 30 years of age **You** must have in **Your** possession an out of water condition and valuation survey, carried out and completed within the last three years by an independent qualified marine surveyor
Any surveyor recommendations made must be complied with

If **Your Vessel** is a sail yacht the survey must also include a full inspection of the mast, spars, sails and rigging

If **Your Vessel** has an engine(s) this must include a full inspection

This clause does not apply to **Vessels** under 20ft or where you have selected third party liability only cover



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.

