



insure4boats

Insurance Booklet

Narrowboats and Inland Craft



CONTENTS

Section	Page numbers
Important Features.....	3
Claims.....	4
Important Information	5
Definitions.....	7
Section 1 - Theft of Your Vessel	9
Section 2 - Accidental Loss or Damage to Your Vessel.....	10
Section 3 - Malicious Damage to Your Vessel	11
Section 4 - Contents	12
Section 5 - Salvage Charges.....	14
Section 6 - Liability to Third Parties	15
General Exclusions	16
General Conditions	17
Endorsements	18
Complaints	20

IMPORTANT FEATURES:

Effected with Accelerate Underwriting Ltd on behalf of Travelers Insurance Company Limited 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 insurance booklet, statement of fact, 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 the following parts:

Insurance Booklet	Insurance Schedule
• 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	• 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
Statement of Fact	Notice to Policyholders
• The information You have provided, on which the Policy is based • Any declarations which You have agreed to	• Provides information about any changes to Your renewal terms and Policy cover

Our part of the contract is that We will provide the cover set out in this insurance booklet:

- 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 receipt or invoice for each insurance period
- You must comply with all the terms and conditions set out in this insurance booklet.

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.

Please read this policy carefully to ensure that it meets Your requirements and that You understand its terms, exclusions and conditions. Please contact Insure4Boats immediately if any corrections are necessary.

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 reasonable 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

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. If **Your Vessel** is over 30 years it must have an out of water condition survey completed in order to be covered for **Accidental Loss** or **Damage** to the **Vessel**. More information can be found in Section 2 – **Accidental Loss** or **Damage**

LICENCES AND SAFETY CERTIFICATES

You must have a current Canal and River Trust or Environment Agency licence (or the equivalent licence from the local navigational authority as well as a current Boat Safety Certificate

BASIS OF SETTLEMENT

This is an **Agreed Value Policy**: The sum insured shown in **Your Insurance Schedule** represents the value of **Your Vessel** as declared by **You**

STATEMENT OF DEMANDS AND NEEDS

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

- Theft, Accidental loss and **Damage** to **Your Vessel**
- Malicious **Damage** to **Your Vessel**
- Theft, loss and **Accidental Damage** to **Your Contents**
- 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.

You may cancel after the 14 days have expired and **You** may be entitled to a refund of premium. There will also be no return of premium where the premium refund due is less than £10

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the period of insurance no refund of premium will be paid.

In addition, a cancellation charge will be made by Insure4Boats as outlined in their Terms of Business.

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.

Where a claim or an incident which **You** are aware of and is likely to give rise to a claim has occurred within the period of insurance no refund of premium will be paid.

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.

USING PERSONAL INFORMATION

For the purposes of this statement, the definition of **We** is amended to also include:

- Accelerate Underwriting Ltd, 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB

How We treat information about You and Your rights under data protection legislation

In order to provide **Our** insurance services, **We** will collect certain personal information about **You**. The type of information that **We** collect will depend on **Our** relationship with **You**. For example, **You** may be a policyholder, prospective policyholder or a third party making a claim under this insurance policy.

If **You** provide us with personal information about a third party, **You** should share this notice with them.

We will also collect different types of information depending upon the kind of insurance cover **We** are being asked to provide or the kind of claim **We** are being asked to assess or pay.

Some of the information **We** collect may be classified as 'special category data', which is data that may contain information about physical or mental health, religious beliefs and criminal and disciplinary offences (including convictions).

Your personal information may be used in a number of ways including:

- considering an application for insurance,
- providing and administering an insurance policy,
- handling claims including claims validation,
- preventing and detecting fraud, including providing information to the relevant authorities.

Where relevant, **We** will share **Your** information with other companies in the Travelers group, third parties such as claims handlers, loss adjusters, other insurers and reinsurers, fraud prevention agencies, service companies associated with our products, or as required by law (including providing the information to government or regulatory authorities). This may involve the transfer of your information to countries inside and outside the European Economic Area.

We may also use **Your** personal information for marketing purposes, but only in accordance with Your marketing preferences.

More information about how **We** process your data and **Your** rights please visit: www.travelers.co.uk/main/privacy-policy.aspx

REINSTATEMENT 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 Vessel** the sum insured will not automatically reinstate unless **You** have written to **Us** to advise of a replacement **Vessel**. **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**.

Accident/Accidental

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

Agreed Value

The sum insured shown in **Your Insurance Schedule** which represents the value of your **Vessel** as declared by **You**

Anti-theft device

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

- 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
- Outboard Motor Lock - A device specifically designed, sold and marketed as a secure method to prevent theft of the outboard motor
- Wheel Clamp - A device that is specifically designed, sold and marketed to prevent a wheel being turned or removed

Actual and Constructive Total Loss

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

Bodily Injury

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

Communicable Disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- (a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not;
- (b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and
- (c) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Contents

Items of a personal nature that **You** own and that would not normally be sold with the **Vessel**. It does not include any living creature, consumables, computer software, programs or data, motorised vehicles or motorised bicycles

Cruising Limits

The geographic area as shown in the **Policy Documents**

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 **Vessel**

Endorsements

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 or Removal

Evidence of visible damage to the vessel and/or place of storage

Houseboat

Any narrowboat or inland craft used for **Your** permanent occupation

Hull, Machinery and Equipment

Including, but not limited to the hull, machinery, main/auxiliary engines, outboard motors, gear, gearbox, starter motors, alternators, electrical and mechanical equipment, cables, fittings, hydraulics, piping and fittings, boilers, shafts/propellers, exhaust, generators, air conditioning systems, pumps, tanks, water makers sails and rigging, that are specified that are part of the original purchase of the **Vessel**. This does not include any **Contents**

Latent Defect

A hidden flaw, weakness or imperfection in the design, manufacture or build of the **Vessel** 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, insurance booklet and any other documents that detail matters of policy cover, exclusions, limitations, and **Endorsements**

Professionally Run Marina

A secured and sheltered mooring complex, providing controlled access to berths, racking, compounds or pontoons and 24hour manned security excluding facilities with floating or temporary breakwaters.

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 Vessel and her **Hull, Machinery and Equipment** is maintained in such condition that the **Vessel** is able to manage the perils of the seas, and other areas of operation, and is at all times suitably moored, equipped and provisioned

Suitably Qualified or Experienced

A person who has, training, skills or experience to be in charge of **Your Vessel**; capable of reacting with due care and skill to the perils of the sea that may reasonably be expected to be encountered in the agreed **Cruising Limits** of the **Vessel's** normal use

Sold Secure

A nominated lock which is specified in the 'Sold Secure' list of bicycle locks

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

Vessel(s)

The **Vessel** named in the **Policy Documents** to include her **Hull, Machinery and Equipment** and the **Vessels** tender and road trailer

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.

War

War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power

We/Us/Our(s)

Travelers Insurance Company Limited

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 **Vessel** with **Your** permission

SECTION 1 - THEFT OF YOUR VESSEL

Provides cover for theft of attempted theft to the insured **Vessel**, **Hull, Machinery and Equipment** and the **Vessels** trailer.

What is covered:

Where **Hull, Machinery and Equipment** has been selected and is shown in **Your Insurance Schedule We** will cover:

- Theft, or attempted theft, of the insured **Vessel**
- Theft, or attempted theft, of **Hull, Machinery and Equipment** from the insured **Vessel** or from a locked storage place ashore
- Theft, or attempted theft, of the **Vessels** trailer, when left unattended

What is not covered:

1. Any applicable **Excess**
2. Theft or attempted theft of items from the **Vessel** unless the loss shows evidence of **Forcible and Violent Entry** into insured **Vessel** or locked storage place or involves **Forcible and Violent Removal** of item(s) securely fastened to **Your Vessel**
3. Theft or attempted theft whilst the **Vessel** is ashore on a trailer unless the **Vessel's** trailer has been fitted with, and securely locked by, a purpose manufactured Hitchlock or alternative **Anti-theft device**
4. Theft or attempted theft of outboard motors left attached to the insured **Vessel**, unless they are secured by a purpose manufactured outboard motor lock or alternative **Anti-theft device**
5. Theft of outboard motors unless **You** have provided the serial number of **Your** outboard motor
6. Theft or attempted theft of tenders, (or other similar boats or dinghies), unless they are permanently marked with the name of the parent **Vessel**, or other identifiable mark
7. Theft by a person to whom the **Vessel**, Machinery and/or Equipment was entrusted
8. Any loss or damage to consumable stores such as food, fuel and paint, fishing gear or moorings

SECTION 2 – ACCIDENTAL LOSS OR DAMAGE TO YOUR VESSEL

Provides cover for **Accidental** loss or damage to the insured **Vessels Hull, Machinery and Equipment**.

What is covered:

Where **Hull, Machinery and Equipment** has been selected and is shown in **Your Insurance Schedule** **We** will cover:

We agree to pay for, replace or make good loss of, or damage to, **Your Vessel** as a consequence of:

- Accidents arising from fire, explosion, collision, stranding, grounding and heavy weather
- Accidents in loading, discharging and handling stores, equipment, machinery, or fuel
- Negligence, excluding:
 - i) 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
 - ii) the cost and expense of remedying a fault or error in design or construction or attributable to betterment or alteration in design or construction

Furthermore:

- **We** will pay no more than the amount shown in **Your Insurance Schedule** in the event of an **Actual and Constructive Total Loss**, or other loss or damage where the repair and or replacement and or recovery costs exceed this amount
- In the event of partial loss or damage **We** will pay the **Reasonable Cost** of repairing or reinstating the damaged or lost part, but not exceeding the amount shown in **Your Insurance Schedule**
- In the event of loss or damage to the following, **We** can adjust **Your** claim up to 10% a year in respect of age and wear and tear up to a maximum of 50% to:
 - i) running and standing rigging
 - ii) sails
 - iii) outboard motors
 - iv) inboard motors, and their connections
 - v) protective covers and canopies

What is not covered:

1. Any applicable **Excess**
2. Wear and tear, deterioration and depreciation from use or breakdown of **Hull, Machinery and Equipment**
3. Insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs
4. Corrosion, rot, rust, mildew, dampness, weathering, electrolysis, osmosis
5. Freezing or frost damage unless the frost/freezing option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**
6. The costs of repairing or replacing any defective part condemned solely in consequence of a **Latent Defect** or error in design or construction
7. Loss or damage to the **Vessel** caused by the accumulation of rainwater, snow or by incursion into water, unless unforeseen and **Accidental**
8. The loss in value of the **Vessel** as a result of damage and repair
9. The cost of making good any defective workmanship
10. Loss or damage whilst the **Vessel** is in transit by road unless the road transit option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**
11. Any claims whilst **Your Vessel** has ongoing or extended work to put **Your Vessel** back into good condition by making, repairing, or adding new parts which would be considered as under construction or refit
12. Any loss or **Damage** to consumable stores such as food, fuel and paint, fishing gear or moorings
13. Any loss or **Damage** to the **Vessel** caused by leaks, or other release of water, from plumbing units and/or other onboard water systems, unless designed, installed, or repaired by a qualified person

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.

- 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

 - i) Any surveyor recommendations made must be complied with
 - ii) If **Your Vessel** is a sail yacht the survey must also include a full inspection of the mast, spars, sails and rigging
 - iii) If **Your Vessel** has an engine(s) this must include a full inspection

This clause does not apply to vessels under 20ft

SECTION 3 – MALICIOUS DAMAGE

Provides cover for physical loss or damage to **Your Vessel** caused by any malicious act by any person which have been reported to the Police.

What is covered:

Where **Hull, Machinery and Equipment** has been selected and is shown in **Your Insurance Schedule** **We** will cover:

We will cover **You** for physical loss or damage to **Your Vessel** 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 applicable **Excess**
2. Any loss or **Damage** caused by **You** or **Your** immediate family
3. Any loss of **Damage** where a crime reference number has not been obtained
4. Any loss or **Damage** to consumable stores such as food, fuel and paint, fishing gear or moorings

SECTION 4 – CONTENTS

Provides cover for theft, **Accidental** loss or damage to the insured **Contents** of the **Vessel**.

WHAT IS COVERED:

Where this cover has been selected and is shown in **Your Insurance Schedule We** will cover:

Where **You** have paid the appropriate premium and **Contents** cover is shown on **Your** certificate of insurance; **We** agree to pay for repair or replacement of **Your Contents** up to the amount shown in the **Insurance Schedule** following:

- **Accidental** loss or **Damage**
- Theft
- Fire and/or explosion
- Acts of piracy
- Acts of vandalism

The following single article limits are applicable unless otherwise agreed by Us:

- Any one item £1000
- Portable electronic equipment £500
- Mobile Phones £100
- Bicycles £250

Unless in the case of a **Actual and Constructive Total Loss We** may reduce the amount **We** pay if repairing or replacing would restore the following items to a better condition than prior to the loss or damage:

- Clothing
- Items over 5 years old (excluding jewellery)

You are also covered for:

1. Alternative accommodation costs up to 10% of the **Contents** sum insured or £1,000 per incident, whichever is the highest, provided the loss or **Damage** itself is covered under the terms of **Your** policy
2. The cost of replacement locks and keys for **Your Vessel** up to a maximum of £500 per incident, as a result of:
 - a. Loss or theft of keys while away from **Your Vessel**; or,
 - b. Loss or **Damage** covered by this insurance
3. The cost of replacing food and of hiring another fridge or freezer temporarily up to a combined maximum of £350 per incident, provided the loss or **Damage** is not due to:
 - a. An electricity or gas supplier deliberately cutting off or reducing the supply to the **Vessel**; or
 - b. Neglect by **You** or anyone living on the **Vessel**
4. Theft or **Accidental** loss of money and unauthorised use of credit cards following theft or **Accidental** loss up to £250 in total, provided that it is reported to the police or credit card company within 24 hours of discovery

WHAT IS NOT COVERED:

1. Any applicable excess
2. Loss or **Damage** caused by wear and tear, wet or dry rot, damp, mould or mildew, atmospheric conditions, frost, insects, vermin, fungus, domestic pet, or any gradually operating cause
3. Loss or **Damage** as a result of any criminal or deliberate act by **You** or any person living on the **Vessel** including theft and attempted theft
4. Loss or **Damage** as a result of cleaning, repairing, alteration or restoration
5. Loss or **Damage** as a result of mechanical breakdown or electrical failure of **Your Contents**
6. Loss or **Damage** to fishing, diving, skiing or sports equipment when in use
7. Loss or **Damage** to any equipment used for business purposes
8. Loss or **Damage** to deeds, bonds, cheques or any other financial securities
9. Property more specifically insured elsewhere
10. **Accidental Damage** to any bicycles unless any **Damage** results in a total loss or constructive total loss of the bicycle
11. Theft of bicycles unless they are:
 - a. Secured to an immovable object by a **Sold Secure** bicycle lock
 - b. Secured to the **Vessel** by a **Sold Secure** bicycle lock
 - c. Kept inside the **Vessel** or a locked place of storage, all necessary protection is in operation and there is evidence of forcible and/or violent entry or exit
12. Theft or attempted theft of **Contents** from the **Vessel**, locker or locked cabin unless there is evidence of **Forcible and/or Violent Entry** or exit when the **Vessel** is unattended

13. Theft of items of jewellery or watches valued over £1,000 unless:
 - a. Being worn or carried by **You**
 - b. Being kept in a room where **You** are present or
 - c. Locked in a safe
14. Theft of any portable electronic items whilst away from the **Vessel** unless there is evidence of **Forcible and/or Violent Entry** or exit to any locked place of storage, building or vehicle
15. Unauthorised use of credit cards following accidental loss or theft where **Your** credit card company have agreed to reimburse the loss to **You**
16. Replacement of any matching parts, sets, suits or collections that were not lost, stolen, or damaged at the same time
17. Loss or **Damage** as a result of:
 - a. Theft or attempted theft
 - b. Vandalism or
 - c. Escape of water or oil from pipes or tanksIf **Your Vessel** is unoccupied for a period of 45 days or more at any one time

SECTION 5 – SALVAGE CHARGES

WHAT IS COVERED:

Where this cover has been selected and is shown in **Your Insurance Schedule** We will cover up to the amount shown in **Your Insurance Schedule**:

1. 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. Costs towards inspecting **Your Vessel** after grounding (even if no damage is found)
3. The costs of averting or avoiding oil pollution or clearing and cleaning away oil pollution

WHAT IS NOT COVERED:

1. Any claim where there is not a valid claim under Section 2 **Accidental** loss or **Damage** to the **Vessel**

SECTION 6 – LIABILITY TO THIRD PARTIES

What is covered:

1. **We** will provide cover for any sums **You** become legally liable to pay as a consequence of the **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 also provide cover, subject to the policy terms and exclusions, to any person in charge of **Your Vessel** with **Your** permission

What is not covered:

1. Any applicable Excess
2. **Your** legal liabilities to, and/or of, anyone operating or working upon the **Vessel** who is an employee and or a contractor and or sub-contractor of a shipyard, yacht club, brokerage, marina, delivery company or any other similar organisation
3. Any liabilities arising from the Road Traffic Act, whilst the **Vessel** is in transit
4. Any liability to any persons being towed behind the **Vessel** on water-skis, wakeboards, donuts or bananas, or similar such activity
5. Any liabilities to any person being towed, or preparing to be towed, by **Your Vessel** for the purpose of parasailing, parascending or parakiting, or similar sports
6. Any liabilities to any person engaged in snorkelling, diving or similar underwater sports
7. The legal costs of defending any criminal prosecution
8. The payment of any fines or other punitive damages
9. Claims arising from **Your** reckless actions, or from the wilful misconduct or those to whom this policy may extend
10. Coronavirus Diseases Exclusion

Any liability cost or expense arising out of directly or indirectly resulting from caused by contributed to attributed to or in any way related to

- a) Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2) or
- b) Coronavirus Disease 2019 (Covid-19) or
- c) any mutation or variation of any of (a) or (b) above

and including

- i) the fear or threat (whether actual or perceived) of or
- ii) any action taken in controlling preventing suppressing or in any way relating to any outbreak of or
- iii) any supervision instructions recommendations warnings or advice given or which should have been given in connection with such coronavirus diseases in (a) or (b) above and any mutation or variation thereof

GENERAL EXCLUSIONS

We shall not be liable for:

1. Any claims whilst **Your Vessel** is let out on hire or charter or for any other financial reward
2. Any claims for loss and damage whilst the **Vessel** is used for racing, speed tests or trials
3. Any claim 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**
4. Any claim arising from the capture, seizure, civil disturbance, restraint or detainment of the **Vessel**, unless the war option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**
5. Any claim for loss or **Damage** to the **Vessel** due to ionising radiation, radioactivity, nuclear fuel or from any nuclear waste or nuclear equipment
6. Any claim for loss or **Damage** to the **Vessel** due to chemical, biological, bio-chemical or electromagnetic weapons
7. Any claim for loss, destruction or **Damage** to the **Vessel** occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds
8. Any claims for loss or **Damage** caused by **You**, or by the person in charge of the **Vessel** being under the influence of alcohol or drugs
9. Any claims for loss or **Damage** arising if the **Vessel** is towing another **Vessel** or being towed by another **Vessel** except in an emergency
10. Any claim for loss of **Damage** whilst the **Vessel** is being used outside the **Cruising Limits** shown in the **Insurance Schedule**

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

11. Communicable Disease Exclusion

In respect of any loss, destruction, damage, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from or in consequence of a **Communicable Disease** or the fear or threat (whether actual or perceived) of a **Communicable Disease**, regardless of any other cause or event contributing concurrently or in any other sequence thereto.

The above exclusion includes, without limitation to the scope of the foregoing, any cost to clean-up, detoxify, remove, monitor or test:

- a) for a **Communicable Disease**; or
- b) any **Vessel** that is affected by such **Communicable Disease**.

Provided that this exclusion shall not apply in respect of subsequent **Damage**, or loss resulting from interruption to or interference with the **Vessel** in consequence of subsequent **Damage**, not otherwise excluded, which itself results from:

- i) fire, lightning, explosion, aircraft or other aerial devices or articles dropped therefrom, impact by any vehicle or animal including impact by any rolling stock or crashes collisions derailments or other similar accidents, hail, tornado, cyclone, typhoon, hurricane, earthquake, seaquake, seismic or volcanic disturbance or eruption, subsidence, ground heave, landslip, theft, escape of water, tsunami, flood, storm surge, water damage, liquefaction, freeze, ice storm, weight of snow or ice, avalanche, sprinkler leakage, riot or civil commotion; or
- ii) an act of terrorism within England, Wales or Scotland; unless the **War** option has been selected, the addition premium paid for and the **Endorsement** is shown in **Your Insurance Schedule**

and only where specifically insured by this **Policy**.

12. 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**.

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 will be invalid.

1. **You** shall maintain, and keep the insured **Vessel**, 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. When the insured **Vessel** is under way there will be a suitably experienced person on board, and in charge
3. The insured **Vessel** is professionally built and has not undergone any significant structural alterations or additions
4. The insured **Vessel** is manufactured from fibreglass, aluminium, wood or steel only
5. Any fire extinguishers or fire suppression systems on the insured **Vessel** are adequate and suitable for the use intended, are maintained within a serviceable date and are kept in efficient working order at all times as per manufacturers guidelines
6. If **Your Vessel** has gas appliances, any gas bottles or canisters are to be self-contained in a draining locker which drains overboard. The delivery tubing must conform to British Standards and the gas bottles are to be securely fixed
7. The insured **Vessel** complies with all relevant regulations
8. The **Vessel** must have a current Canal and River Trust or Environment Agency Licence, or the equivalent licence from the local Navigation Authority, and a current Boat Safety Certificate is obtained
9. 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
10. 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

The following **Endorsements** are only operative if they are shown in **Your Policy Schedule**

PERSONAL EFFECTS

WHAT IS COVERED:

Cover is provided in respect of **Personal Effects** whilst on board **Your Vessel**.

WHAT IS NOT COVERED:

- Jewellery, cash, credit/debit cards, mobile electronic devices.
- Items which are brittle in nature
- Personal effects whilst ashore or at Your residence, in transit or insured on another insurance policy
- Wear, tear, gradual deterioration, damp, mould, mildew, moth, vermin, mechanical derangement and electrical breakdown
- Maximum Value any one item £350.

ROAD TRANSIT CLAUSE

WHAT IS COVERED:

We will cover **Accidental Damage** and theft to the **Vessel**, when the **Vessel** is being transported by road within the United Kingdom in respect of any **Vessel** up to 27' in length

WHAT IS NOT COVERED:

- Third Party Claims whilst in transit and all road traffic act liabilities.
- No claim shall be allowed in respect of scratching, bruising and/or denting arising during transit covered by this clause and the cost of consequent repainting or re-varnishing
- Loss or damage to any vessel over 27' in length

FROST / FREEZING CLAUSE

WHAT IS COVERED:

We will cover loss or damage caused by frost and/or freezing subject to the following:

- **You** have to provide evidence that **You** have taken all preventative measures to mitigate such loss or damage.
- This would include compliance with all manufacturer's recommendations and if necessary include acting on the advice of a qualified Marine Engineer in avoiding and/or mitigating such loss or **Damage**.

WAR - WAR, STRIKES, TERRORISM AND ASSOCIATED RISKS

WHAT IS COVERED:

Your Insurers will cover the **Vessel** 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 Insurance Schedule**.

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

PERSONAL ACCIDENT COVER

If, whilst on board **Your Vessel**, **You** suffer a **Bodily Injury**, which occurs solely, directly and independently or any other cause, then subject to the terms and conditions set out below, including in particular and Exclusions and receipt by **Us** of the Premium(s), **We** shall pay the Benefits as stated in **Your Insurance Schedule** subject to the applicable percentage detailed in Insurance Benefits below.

Insurance Benefits

The benefits payable will be the following percentage of the sum insured specified in **Your Insurance Schedule**.

Benefits are payable up to a maximum age of 65 years of age.

Bodily Injury sustained by an Insured Person which within 12 calendar months result in:

Accidental Death	
A. Death of Insured Person(s) aged 18 years and over	100%
B. Death of Insured Person(s) aged less than 18 years	20%
Permanent Disablement	
C. 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%
D. 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%
E. Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	25%
F. Total and permanent disablement, other than disablement in respect of eye(s), hand(s) and foot/feet, from prevent You from engaging in or attending to, any profession, business or occupation provided that such disablement has continued for a period of 12 calendar months and that such disablement has been assessed by a medical advisor that We may, at our discretion, appoint.	100%
G. You becoming totally and permanently disabled as a result of Bodily Injury sustained whilst travelling to or from an event in which You are engaged to participate in for the Injured,	We will pay 20% of the applicable benefit listed above.

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: • 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: • Post - 3rd Floor, 153 Fenchurch Street, London, EC3M 6BB • Email - complaints@accelerate-underwriting.com Details of the Accelerate internal complaint-handling procedures are available on request.

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)
- Email: complaint.info@financial-ombudsman.org.uk
- 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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Calls may be monitored and recorded for quality assurance purposes.

The Royals, Altrincham Road, Manchester M22 4BJ

Tel: 0333 400 7087

email: admin@insure4boats.co.uk

www.insure4boats.co.uk

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