

BOAT INSURANCE

Dinghies Policy Summary





Policy Summary

Summary of cover

This is a summary of the insurance provided for sailing dinghies and sailing catamarans. It does not contain the full policy terms and conditions. You can find full details of the cover provided, including definitions, terms and conditions in the policy wording displayed on the insurance4dinghies website. It is important that you read the policy wording carefully when you view or download it.

Name of the insurance undertaking

The insurer for all sections of this policy is Navigators & General Navigators and General is a trading name of Zurich Insurance plc. Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland Registration No.13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Type of insurance and cover

Your insurance4dinghies policy is an annual multi-section insurance policy. It provides cover for material damage, theft and road transit and protects your liability to other people, including passengers in your boat. The insurance protection applies while your boat is in commission or while it is laid up, provided you use it within the cruising limits stated on the schedule and in addition use on inland and coastal waters of Europe for up to 30 days at any one time.

Cover has been arranged in three levels:

Bronze - All policy sections apply, but no cover is in force whilst your boat is being used for or taking part in, or is preparing to take part in any race, speed trial or competition, however described.

Silver - All policy sections apply, but no cover is in force whilst your boat is being used for or taking part in, or is preparing to take part in, any race, speed trial or competition, however described, except at the location noted in the policy schedule. The insured vessel may take part in competitive events at this location, but excluding open events, national, and/or international championships.

Gold - All policy sections apply, and cover for all racing use as complies with the policy terms and conditions, is allowed.

Section 1 – Loss or Damage – see your policy wording for full details

Significant features and benefits.

You are insured as owner of your boat for

- Accidental loss or damage to your boat, including any outboard motors, trailers or other gear and equipment.
- Theft of your gear and equipment from either your boat, or place of storage (as long as there is forcible entry or it is forcibly removed).
- Outboard motors are insured if they drop off or fall overboard.
- Towing your boat behind your car or while it is carried by a professional haulier.
- Damage to underwater machinery on your boat (you only pay your standard policy excess).
- Using your boat throughout Europe and the Republic of Ireland for up to 30 days at a time (not just 30 days each year).
- Accidental damage caused by faults that you could not know about or caused by a fault in design of your boat or the way it was made (this would exclude the rectification of the fault itself).
- Personal belongings (as detailed in the policy wording) up to a limit of £250 any one claim and any one item. subject to £50 excess each and every claim
- Salvage charges necessary to save your boat from a loss.



- Sighting costs after a stranding.
- Loss or damage caused by an authority trying to reduce or stop a pollution threat.
- The agreed value of your boat or a replacement boat as similar as possible to your existing boat.

Significant or unusual exclusions or limitations

You are not insured for

- Theft of outboard motors unless they are secured to your boat with an outboard motor lock, or stolen from a locked building ashore.
- Theft of your trailer and any insured property on it, unless the trailer is secured with a wheel clamp or trailer hitchlock
- Gradual deterioration, loss of value because of age and use; or loss of value of your boat after it has been repaired.
- Loss of or damage to masts, spars and fittings, sails and standing or running rigging while you are racing your boat if you have selected Bronze cover.
- Loss of or damage to masts, spars and fittings, sails and standing or running rigging while you are racing your boat, unless at the location specified in your policy schedule, if you have selected Silver cover.
- Loss or damage to motors, machinery, equipment or batteries caused by mechanical or electrical breakdown or failure, or electronic or computer breakdown or failure.
- The excess shown in your policy schedule (except if your boat is a total loss).
- more than the value shown in your policy schedule for your boat or any specified item.

Section 2 Liabilities to third parties and passengers – see Liability to third parties and passengers section of your policy wording for details

Significant features and benefits

You are insured as owner of your boat for

- Death or injury caused to passengers in your boat, or to other people.
- Damage you cause to any other property.
- Raising or attempted raising, removing or destroying the wreck of your boat, or if you fail to remove or destroy it.
- Other people using your boat with your permission.

Your policy excess does not apply to claims under this section.

The maximum amount we will pay is shown in your policy schedule, plus legal fees

Significant or unusual exclusions or limitations

You are not insured for liability arising from

- Or to anyone you employ.
- Or to an employee of anyone using your boat.
- Or to fare paying passengers.
- Accidents while your boat is in transit by road or while your trailer is attached to a road vehicle (your motor insurers will insure this).
- Accidents while your boat is in transit by rail, air, ferry or sea.
- The Employers Liability Acts or any other law relating to workmen.



Section 3 Personal accident – see Personal accident section of your policy wording for details

Significant features and benefits

- You are insured for accidental death or injury while you are on your boat, or getting on or off it.
- A benefit will be paid for death or loss of limbs or sight; or permanent total disablement.
- This cover applies to you and your passengers.

Significant or unusual exclusions or limitations

- You are not insured for death or disablement that happens more than 12 months after the date the injury was sustained.
- if you or your passengers are paid compensation under section 2 of your policy.
- to anyone who is over 76 at the time of the accident.
- if you and/or any passenger is under 16 years of age at the time of accident, the benefit of "Death" is limited to £10,000

We will not pay compensation under more than one of the categories for the same accident. The most we will pay in any one period of insurance is £20,000.

All sections

Significant or unusual exclusions or limitations

- Any specific exclusions or limitations shown in your policy schedule.
- You are not insured for any use other than private pleasure unless it is shown in your schedule.
- You should not use your boat outside the cruising limits shown in your policy booklet and schedule.
- Radioactive contamination, sonic bangs, war risks, terrorism, riot and civil commotion.
- You should refer to the General Policy Exclusions in Section 4 of your policy booklet for full details of all the exclusions that apply to all sections of your policy.

You must comply with the conditions of the policy explained in Section 5 – General Policy Conditions for the insurance cover to apply. These include your duty to take reasonable steps to protect your insured property from loss or damage and keep your boat in a seaworthy condition.

Optional extensions

Third party only cover - you choose this type of cover, Sections 1 and 3 of the policy will not apply.

Policy period

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown in your policy schedule.

Cancellation

You have 14 days to change your mind about this insurance. The 14 days starts from the day after the day you receive or download a copy of your policy wording, or the day you bought the insurance contract, whichever is the later. You will find full details of the conditions for cancelling your policy in the cancellation section of the policy wording.

Claims

You must report any claims to Towergate Insurance, Ellenborough House, Wellington Street, Cheltenham GL50 1XZ Tel: 0344 346 0427. If you telephone, please make sure you have your policy number ready to quote.



Guidance for making a claim

Conditions apply to the policy and in the event of a claim are set out in your policy wording. It is important that you comply with all the policy terms and conditions and you should familiarise with any requirements.

Directions for a claim notification are included above. Please be aware that events that may give rise to a claim under the insurance must be notified as soon as reasonably possible although there are some situations where immediate notice is required. Further guidance is contained in the policy wording.

Claim conditions require you to provide us with any reasonable assistance and evidence that we require concerning the cause and value of the claim. Ideally, as part of the initial notification, you will provide:

- Your name, address, and your home and mobile telephone numbers
- Personal details to confirm your identity
- Policy number
- The date of the incident
- The cause of the loss or damage
- Details of the loss or damage together with claim value if known
- Police details where applicable
- Names and addresses of any other parties involved or responsible for the incident (including details of injuries) and addresses of any witnesses.

This information will enable us to make an initial evaluation on your policy liability and claim value. We may, however, request additional information depending upon the circumstances and value which may include the following:

- Original purchase receipts, invoices, instruction booklets or photographs
- Purchase dates and location of lost or damaged property
- For damaged property, confirmation from a suitably qualified expert that the items you are claiming for is beyond repair.

Sometimes we, or someone acting on our behalf, may wish to meet with you to discuss the circumstances of the claim, to inspect the damage, or to undertake further investigations.

Complaints

We hope you will be very happy with the service we give to you. If you are not satisfied we would like to hear from you. Please refer to your policy booklet for full details of our complaints procedure.

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle it, tell you what you need to do and tell you how your complaint is progressing.

We are members of the Financial Ombudsman Service (FOS). If you have complained to us and we have not been able to resolve your complaint, you may be able to refer it to this independent body.

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote our e-mail address: Customer.Care@towergate.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Towergate Insurance

Ellenborough House, Wellington Street, Cheltenham, GL50 1XZ

Tel: **01242 538438** E-mail: **boat.sales@towergate.co.uk**

www.towergateinsurance.co.uk

Towergate Insurance is a trading name of Towergate Underwriting Group Limited. Towergate Underwriting Group Limited are registered in England company No.4043759, registered address; Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Towergate Underwriting Group Limited are Authorised and Regulated by the Financial Conduct Authority.

