

# Basic Boat Liability Policy

## Insurance Product Information Document

**Underwritten By:** Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)



**Product:** Third Party Liability Insurance for Boat Owners

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

This is an annual contract that provides cover for a third party's claims against you in connection with your ownership and use of your boat and arising from your negligence.



#### What is insured?

- ✓ Your legal liability for bodily injury to any person caused by or arising from the ownership and use of the insured craft
- ✓ Your legal liability for damage to another person's property caused by or arising from the ownership and use of the insured craft
- ✓ Defence & Claimants costs and expenses
- ✓ £5 million limit of indemnity
- ✓ Wreck Removal Costs up to £50,000 (if you are legally liable for these costs)
- ✓ Cover whilst afloat and while stored ashore
- ✓ Indemnity extends to persons in charge of the boat with your permission
- ✓ Costs of Court Attendance (£100 each day on which attendance is required, up to a maximum of £1,000 in respect of any one claim)

#### Optional cover you may have chosen

Optional racing cover can be agreed by us under Category 3 (for certain events based on experience and qualifications – check with us)



#### What is not insured?

- X Loss of, or any damage to, your own boat or property
- X Liability to any workmen or any person employed in any capacity whatsoever to work on the boat
- X Any liquidated damages or penalties arising under contract



#### Are there any restrictions on cover?

- ! No cover under this policy resulting from:
  - failure to maintain the vessel in a sound condition throughout the period of this policy
  - the wilful act of you or any permitted user
  - the operation of the vessel whilst under the influence of alcohol or non-prescribed drugs
  - incidents caused by wilful act or reckless conduct
- ! No cover if the vessel is used for any purpose other than private pleasure
- ! No cover is provided for claims between co-owners
- ! No cover is provided if you are towing any person, boat or toy on water
- ! No cover caused by or arising from the ownership of a personal watercraft (jetskis or other similar ride on craft)
- ! No cover under this policy if another policy exists covering the same risk
- ! No indemnity for other persons in charge of the boat with your permission if operating on behalf of or employed by the operator of a shipyard, repair yard, repair or maintenance facility, slipway, marina, yacht club, sales agency or similar organisation



### Where am I covered?

- ✓ This is dependent on the Category of Insurance you select when you purchase this insurance and is shown on your policy schedule.
- ✓ Cover ranges from UK non-tidal waters through to use on coastal waters of the UK and Eire, and to inland waters of EU member countries.
- ✓ On occasion extensions to the cruising range can be agreed



### What are my obligations?

- You must answer our questions honestly, accurately and provide true and complete information, and tell us of any changes in your circumstances that may affect your insurance and the cover provided.
- You must tell us as soon as you become aware of any incident or legal proceeding which may lead to a claim.
- In the event of a claim call Basic Boat Liability Company, who arranged your insurance, on 03333 219 430 or contact at 17 Hatherley Road, Sidcup, Kent DA14 4BP.
- You must comply with all the conditions set out in the policy.
- You must pay the premium shown on the policy schedule.



### When and how do I pay?

You must pay for you policy prior to the inception of cover. You can pay for your policy annually by credit or debit card at [www.basic-boat.com](http://www.basic-boat.com), or via other forms of payment offered through contacting Basic Boat Liability Company.



### When does the cover start and end?

Your cover start and end date is shown on your policy schedule. These form the term of your policy. Cover cannot be backdated



### How do I cancel the contract?

You can cancel the policy within the first 14 days by returning the certificate of insurance to Basic Boat Liability Company and you will only be charged pro rata for the time on risk subject to a minimum premium of £35 (including insurance premium tax) and there being no claims under negotiation.

If you cancel later than 14 days we will not refund any premium to you.