

BASIC BOAT LIABILITY – PERSONAL ACCIDENT EXTENSION



SUMMARY OF COVER

IMPORTANT YOU SHOULD READ THIS

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Basic Boat Liability – Personal Accident Extension.

The full terms, conditions and exclusions are shown in the policy.

Who is providing your insurance?

This insurance is underwritten by Royal & Sun Alliance Insurance plc

What kind of Policy is it?

The insurance is an extension to your Basic Boat Liability policy and is subject otherwise to the terms and conditions contained in that policy.

This extension provides cover for death or injury to you or your passengers following an accident whilst aboard, embarking or disembarking, your boat

Main features and benefits

- Death Benefit £20,000
- Loss of one or more limbs £20,000
- Total Loss of Sight in one or both eyes £20,000
- Permanent total disablement £20,000

Main exclusions and limitations

In addition to the exclusions and limitations set out in your Basic Boat Liability Policy, no claims will be allowed under this extension in respect of death, loss or disablement caused directly or indirectly by:

- A disease of any physical defect or illness
- An injury which existed prior to the accident
- Pregnancy
- Suicide, deliberate self injury, being under the influence of drink or drugs (unless prescribed by a Doctor), alcoholism, drug addiction, solvent abuse or willful exposure to exceptional risk (except in attempting to save human life)

In addition to the above, no claim will be allowed under this extension:

- For death, loss or disablement of Workmen or any persons employed in any capacity whatsoever by you
- For death, loss or disablement occurring whilst your boat is being used for purposes other than private pleasure use.

Duration of the Policy

The policy normally runs for 12 months, concurrent with your Basic Boat Liability policy

Claims

These should be notified in the first instance to Basic Boat Liability Company who arranged your insurance, you can contact them at 17 Hatherley Road, Sidcup, Kent DA 14 4BP. Tel: 03333 219 430 Fax: 03333 219 431.

Should you wish to, you may contact us at Royal & Sun Alliance Insurance plc, Marine Claims, Leadenhall Court, 1 Leadenhall Street, London EC3V 1PP.
Tel: 020 73375901.

Complaints

We aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right. If you have cause for complaint you should, in the first instance contact Basic Boat Liability Company who effected this insurance, or Royal & Sun Alliance Insurance plc, at the following address. Please be ready to quote the details of your policy (e.g. surname, initials and certificate number.)

RSA Customer Relations Team
PO Box 2075
Livingston
EH54 0EP
E-mail: crt.halifax@uk.rsagroup.com

Our promise to you

- 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 we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

If you are still not happy

If you are still not happy 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:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London, E14 9SR
Tel: 0845 0801800
E-mail: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme (FSCS)

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.

Your cancellation rights

If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to Basic Boat Liability Company together with the Certificate of Insurance using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover for this extension subject to a minimum premium of £5 for this extension (including insurance premium tax). The balance of the premium will be returned to you.

If you cancel your policy later than 14 days from receiving it we will not refund any premium to you.

Please note that no cancellation refund will be allowed if we have paid any benefit under this insurance or such benefit is in negotiation.

This insurance may be cancelled by the Company at any time subject to 30 days notice to the Assured or by mutual agreement, when a pro rata daily return of premium shall be made calculated on the annual premium charged, subject to a minimum premium of £5 for this extension (including insurance premium tax).