

BASIC BOAT LIABILITY – PERSONAL ACCIDENT EXTENSION

Policy Document

Introduction

This introduction and the Policy Definitions Exclusions Conditions and Extensions together with the Certificate and any Endorsement(s) shall be read as one document. Any word or expression given a specific meaning in this introduction and the Policy Definitions Exclusions Conditions and Extensions or the Certificate and any Endorsement(s) shall have the same meaning throughout the policy.

In consideration of the payment of the Premium the Company will provide indemnity within the terms Exclusions and Conditions of this Policy against the events specified herein occurring during the Period of Insurance.

The Proposal made by the Insured Person is the basis of and forms part of this Policy.

For and on behalf of
ROYAL & SUN ALLIANCE INSURANCE PLC



Steve Lewis
Chief Executive, UK & Western Europe
Royal & Sun Alliance Insurance plc

Definitions

(applicable to the whole Policy wherever these words appear in bold print and starting with a capital letter)

You, Your
Means the insured person under the Basic Boat Liability Policy

Your Policy
Means your Basic Boat Liability Policy

Loss of Limb
Means physical, permanent and total loss of use at or above the wrist or ankle

Loss of Sight
Means a complete, irrecoverable and irredeemable loss of sight of one or both eyes

Permanent Total Disablement
Means disablement which prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement

Personal Accident
Means accidental bodily injury caused solely and directly by outward violent and visible means

Period of Insurance
The period as identified in Your Certificate, which will be a period of 12 months

The Cover

This section of **Your Policy** insures **You** and any persons invited aboard **Your Boat**, for the following benefits in the event of a **Personal Accident** whilst aboard, embarking or disembarking **Your Boat** which within 12 months of that accident, is the sole and independent cause of subsequent death or disability

This section of **Your Policy** is subject otherwise to the terms, conditions and limitations contained in the Basic Boat Liability Policy Document and Your Certificate

Your Insurers will pay:

Benefits

1	death	£20,000
2	loss of one or more limbs	£20,000
3	total loss of sight in one or both eyes	£20,000
4	Permanent Total Disablement after 104 weeks except when benefit is paid for loss of limbs or sight	£20,000

The overall limit for the extension is £80,000 any one event resulting in death or bodily injury to one or more persons.

In the event of claims arising in respect of more than 4 persons out of any one event, the individual sums insured will be proportionately reduced until their total does not exceed £80,000.

The benefits will be paid to the person(s) covered under this extension, or their legal representative(s).

NOTE – for persons aged under 16 or over 70 years at the time of the accident, the death benefit will be limited to £4,000 and the permanent total disablement benefit will not apply.

In addition **Your Insurers** will pay Medical Expenses up to £500 for any doctors' or surgeons' fees for emergency treatment if **You** or any persons invited aboard **Your Boat** are injured because:

- a) **Your Boat** hits another boat;
- b) **Your Boat** hits another object; or
- c) **Your Boat** sinks.

Your Insurers will not pay:

No claims will be allowed under this extension in respect of death, loss or disablement caused directly or indirectly by:

1. A disease of any physical defect or illness
2. An injury which existed prior to the accident
3. Pregnancy
4. 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 exemption:

5. For death, loss or disablement of Workmen or any persons employed in any capacity whatsoever by **You**
6. For death, loss or disablement occurring whilst **Your Boat** is being used for purposes other than private pleasure use.

Conditions:

1. No payment shall be made without appropriate medical certification
2. If in the event of a claim **Your Insurers** require any medical certificates, information, evidence and receipts, these must be obtained by **You** and not at **Your Insurers** expense
3. No claim shall be payable under more than one benefit in respect of any one accident, In the event of an accident causing **Permanent Total Disablement** followed by death occurring from any one cause within 12 calendar months of the accident, **Your Insurers** will only pay the compensation payable in case of death.

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).