

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 Royal & Sun Alliance Insurance plc Basic Boat Liability Insurance policy. 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 provides cover for a Third Party's claims against you in connection with your ownership and use of the boat and arising from your negligence.

● Main features and benefits

- £5.0 million limit of Indemnity
- Wreck removal costs up to £ 50,000 (if you are legally liable for these costs)
- Defence and Claimants costs covered (£5 million limit of indemnity)
- No limit on the age of the boat provided it is in sound condition and maintained in a sound condition throughout the period of this insurance
- Optional racing cover (for certain events under sail only - check with us)
- Cover whilst afloat and while stored ashore (£5 million limit of indemnity)

● Main exclusions and limitations

- 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 for incidents caused by wilful act or reckless conduct
- No cover for incidents caused by or arising from the ownership of a personal watercraft (jetskis or similar ride on craft)
- Swinging moorings to be professionally laid and maintained
- Premium paid is an annual and minimum premium. No refund will be paid on mid-term cancellation (unless under cancellation rights)
- No cover under this policy if another policy exists covering the same risk.

● Duration of the Policy

The policy normally runs for 12 months.

● 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

In the unlikely event that your concerns have not been resolved, your complaint will be referred to our Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post:
RSA Customer Relations Team
P O Box 2075
Livingston
EH54 0EP

Email: 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 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:

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 subject to a minimum premium of £35 (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 a Total Loss claim settlement has been paid or 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 £35 (including insurance premium tax) or subject to the minimum retention referred to in the schedule.