

All Weather Insurance

Insurance Product Information Document

Company: Haven Knox-Johnston

Product: All Weather Insurance Policy

Haven
Knox~
Johnston

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What is this type of insurance?

This is a boat insurance policy providing cover options whilst ashore or afloat, being lifted, hauled out or launched and in transit by road, rail, air or car ferry. Your Legal Liability arising from your interest in your boat is provided as standard.



What is insured?

Covered limit

Section A ~ Your Vessel

- ✓ Whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry

for losses arising from:

- all risks of accidental damage;
- theft, fire and/or explosion;
- acts of piracy;
- ✓ • acts of vandalism;
- deliberate damage (not caused by you);
- latent defect;
- electrolysis caused by a sudden and identifiable cause.

**Sum insured
as stated in the
certificate of
insurance**

for accidental loss or damage as a consequence of:

- ✓ • a failure or breakdown of machinery;
- gradual deterioration;
- main engine and gearbox component failure.

- ✓ You are also covered for salvage charges.

Section B ~ Your Liability to Others

Cover is provided for any sums you are legally liable to pay arising out of your interest in the vessel, resulting from:

- ✓ • damage to any other vessel or property;
- death or injury;
- pollution;
- other financial losses.

**Up to
the amount
stated in the
certificate of
insurance**

- ✓ Legal costs to defend a claim.

- ✓ Fees / expenses to attend official enquiries.

Section C ~ Personal Belongings

Cover is provided whilst on board the vessel, in storage or in a vehicle or in transit between the place of storage and the vessel for:

- ✓ • all risks of accidental loss or damage;
- theft, fire and/or explosion;
- acts of piracy or vandalism.

**£1,000 or such
other amount
as shown in the
certificate of
insurance**

Section D ~ Emergency Medical Expenses

The cost of emergency medical expenses, incurred by you, your family and guests in respect of injuries suffered as a result of an accident whilst on board the vessel with your permission.

**£1,000
per person**

Section E ~ Personal Accident

Cover for you or anyone on board the vessel with your permission who has an accident whilst on board or whilst getting on or off the vessel, which results in:

- death;
- ✓ • physical severance or permanent loss of use of the entire arm, hand, leg and/ or foot;
- permanent loss of sight of one or both eyes;
- a permanent total disability which has lasted at least 52 weeks.

**£15,000
per person**



What isn't insured?

Section J ~ General Exclusions

You are not covered for any claim arising:

- while the vessel is outside the cruising range shown in the certificate of insurance unless required to safeguard the vessel, you or your guests;
- when the vessel is being used for charter, hire or commercial letting unless agreed by us;
- from terrorism;
- from any act or omission of the person in charge of the vessel if they were impaired following the consumption of alcohol or drugs;
- ✓ X • from lawful arrest, restraint or detainment of the vessel;
- from war, civil war, conflict, commotion and riot;
- from ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel;
- from any chemical, biological, bio-chemical, or electromagnetic weapon.

You are also not covered for:

- loss of use of the vessel, loss of profits or loss of value;
- the cost of travel expenses and temporary accommodation;
- indirect losses unless specifically covered elsewhere in the policy;
- ✓ X • punitive or exemplary charges or any costs resulting from any criminal proceedings;
- loss or damage to your moorings, unless agreed by us;
- racing, if the vessel is not a sailing vessel;
- any applicable excesses stated on the certificate of insurance other than as shown in Section K of the wording.

Section A ~ Your Vessel

No cover is provided in respect of loss or damage as a result of:

- any reduction in the value of the vessel as a consequence of damage and/or repair or previously unrepaired damage to the vessel;
- the cost of making good any defect arising from any repair, alteration or maintenance work carried out on the vessel;
- ✓ X • the cost of making good any fault or error in design or construction;
- gradual deterioration (unless certain conditions are met);
- incursion of water into the vessel unless sudden and unforeseen;
- gradual accumulation of rainwater or snow in or on the vessel unless resulting from sudden, rare and extreme weather conditions;
- frost and/or freezing (unless certain conditions are met);
- theft of gear and equipment unless removed by force.

Section B ~ Your Liability to Others

No cover is provided in respect of liabilities:

- of anyone managing or working on the vessel who is employed by a ship yard, yacht club or similar organisation;
- whilst the vessel is attached to, carried on or towed by a motor vehicle or has become unintentionally detached from a motor vehicle;
- ✓ X • for accidents or illness to any person engaged by you in connection with the vessel under a contract of employment;
- whilst the vessel is being used for water-skiing and similar activities unless we have agreed it and certain conditions are met.

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What is insured?

Covered limit

Section F ~ Racing (Optional Cover)

Whilst the vessel is racing, and it is shown in the certificate of insurance under "Type of Racing", cover is provided for:

- ✓ • loss or damage to mast, spars, sails and rigging;
- loss of race entry fees if the vessel is unable to take part in an event which you have entered as a result of any loss to the vessel covered under Section A of the policy.

Cost of repair or replacement

£1,000

Section G ~ Marina Benefits

✓ In the event of a loss covered by the policy occurring while the vessel is in a purpose built marina either ashore or afloat on a berth, we will not apply the policy excess and you will not lose your no claims discount.

N/A

Section H ~ Small Craft Hire Benefit

✓ The hire of a similar vessel, if the vessel suffers loss or damage while you are on holiday with the vessel and it can no longer be used by you.

Vessels up to 23 feet in length overall, £50 per day for up to 7 days



What isn't insured?

Section C ~ Personal Belongings

No cover is provided:

- ✗ • for jewellery, cash, debit/credit cards, eyewear, mobile personal electronic devices and other forms of computer equipment unless agreed by us;
- for theft unless taken from a locked vessel by force;
- for any single item in excess of £350 unless agreed by us.

Section D ~ Emergency Medical Expenses

- ✗ No cover is provided in respect of anyone employed or paid to be on the vessel.

Section E ~ Personal Accident

- ✗ No cover is provided in respect of anyone employed or paid to be on the vessel and anyone making a claim against you that is covered under Section B of the policy.

Section F ~ Racing

- ✗ No cover is provided if the vessel is not a sailing vessel and for and the additional excess stated in Section K.



Are there any restrictions on cover?



Certain conditions apply in respect of the security of the outboard motor and the need to tell us its serial number in the event of a claim. Also any claim for outboard motors will be based on its current market value at the time of the loss.



Unless we have agreed it, cover for sinking or swamping whilst the vessel is unattended is excluded if the vessel is less than 17 feet in length and the maximum designed speed is in excess of 17 knots.



Where the maximum designed speed of the vessel is over 17 knots there are specific fire extinguisher requirements to provide fire and explosion cover.



When and how do I pay?

For full details of when and how to pay you should contact your broker, or us directly if you purchased the policy without a broker.



When does the cover start and end?

This insurance is issued for a twelve month period or as shown on your certificate of insurance.



Where am I covered?



You are covered while the vessel is within the cruising range shown in the certificate of insurance.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker, or if you purchased the policy without a broker contact us directly. During the 14 day cooling off period we will provide a full refund of the premium paid unless you have made a claim on this insurance. After the 14 day cooling off period you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been covered, unless you have made a claim on this insurance. The minimum premium we will charge is £30 plus tax.



What are my obligations?

If you allow someone else to be in charge of the vessel, you must ensure they have the experience to do so. The vessel must not be navigated single-handed by anyone for a period in excess of 18 consecutive hours. You must maintain the vessel for the use intended and not use or allow the vessel to be used for any unlawful purpose. You must not make any commitment or authorise any repairs or replacement on our behalf without our prior agreement. The vessel and the manner in which it is used or operated must comply with all statutory, local regulations or licencing conditions. In the event of a claim or possible claim you must notify your broker (or us if you purchased the policy without a broker) as soon as possible. In the event of theft or malicious damage obtain a crime reference number from the police. You must assist us and anyone else we appoint, such as surveyors and solicitors and not authorise any repairs or replacements for which a claim is made without our prior approval.