

# All Weather Commercial Insurance

## Insurance Product Information Document

Company: Haven Knox-Johnston Product: All Weather Commercial Insurance Policy

Haven  
Knox~  
Johnston

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### What is this type of insurance?

This is a commercial 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 ~ Your Liability to Crew

Optional cover provided whilst the vessel is being used for commercial purposes for any sums that you or anyone in charge of the vessel with your consent are legally liable to pay arising out of your interest in the vessel resulting from death or injury to the crew.

**Up to the amount  
stated under  
third party  
liability in the  
certificate of  
insurance**

##### Section D ~ 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 E ~ 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**



#### What isn't insured?

##### Section H ~ General Exclusions

You are not covered for any claim arising:

- while the vessel is outside the cruising range shown in the certificate of insurance or outside the cruising limits of any licence and/or coding, unless required to safeguard the vessel, you or your guests or crew;
- from any act or omission of the person in charge of the vessel if they were impaired following the consumption of alcohol or drugs;
- from terrorism;
- from lawful arrest, restraint or detention 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;
- 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;
- loss, damage, liability or expense intentionally caused or incurred by, or with the consent of, you, or arising from unseaworthiness resulting from any act or omission of you;
- trawling, unless agreed by us;
- any loss, damage or liability that is recoverable under any other policy of insurance;
- any applicable excesses stated on the certificate of insurance other than as shown in Section I 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;
- 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 condition;
- frost /freezing (unless certain conditions are met);
- theft of gear and equipment unless removed by force.

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### What is insured?

Covered limit

#### Section F ~ 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



### Are there any restrictions on cover?

- ! There is no cover for fishing gear and trawling unless agreed by us.
- ! 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.
- ! Where the maximum designed speed of the vessel is over 17 knots there are specific fire extinguisher requirements to provide fire and explosion cover.



### Where am I covered?

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



### 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.



### 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 isn't insured?

#### 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;
  - to any crew while the vessel is being used for commercial purposes unless cover is provided in Section C;
  - whilst the vessel is being used for water-skiing and similar activities unless we have agreed it and certain conditions are met;
  - whilst the vessel is attached to, carried on or towed by a motor vehicle or has become unintentionally detached from a motor vehicle.
  - any liability arising out of the sale or provision of food or beverages;
  - any liability to or of divers working from the vessel except in relation to the skippers negligence in navigating the vessel.

#### Section C ~ Your liability to Crew

- No cover is provided in respect of:
- any claim by any crew member who is an individual who has entered into or works under (or, where the employment has ceased, worked under) a contract of employment;
  - any liability if the number of passengers exceeds the number stated in the certificate of insurance.

#### Section D ~ 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 any single item over £350 unless agreed by us.

#### Section E ~ Racing

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



### 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 on our behalf without our prior agreement. The vessel and the manner in which it is used or operated must comply with all statutory and local regulations or licencing conditions. In the event of a claim or possible claim under this insurance you must notify your broker (or us directly if you purchased the policy without a broker) as soon as possible. You must take all possible steps to limit further loss or damage to the vessel. 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, as much as possible with the investigation and handling of your claim and not authorise any repairs or replacements for which a claim is made without our prior approval.