

Base Layer Insurance

Insurance Product Information Document

Company: Haven Knox-Johnston

Product: Base Layer Insurance Policy

Haven
Knox~
Johnston

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What is this type of insurance?

This is a boat insurance policy providing cover for your Legal Liability arising from your interest in your boat, emergency medical expenses and personal accident cover.



What is insured?

Covered limit

Section A ~ Your Liability to Others

- ✓ Third party cover for damage to any other vessel or property, death or injury or pollution that you are legally liable to pay.

Up to the amount stated in the certificate of insurance

Section B ~ 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 C ~ 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



Are there any restrictions on cover?

- ! 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.



Where am I covered?

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



What isn't insured?

Section A ~ 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;
- 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, towing of water toys, aquaplaning or similar activity unless we have agreed it and certain conditions are met;
- to third parties while the vessel is attached to, carried on or towed by a motor vehicle or has become unintentionally detached from a motor vehicle.

- ✗ The costs of salvage and the removal and/or disposal of the vessel unless we have agreed it.

Section B ~ Emergency Medical Expenses

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

Section C ~ 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 A of the policy.

Section E ~ 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 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, war, civil war, conflict, commotion and riot;
 - from lawful arrest, restraint or detainment of the vessel;
 - 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;
 - while the vessel is used for racing unless agreed by us.
- ✗ You are also not covered for punitive or exemplary charges or any costs resulting from any criminal proceedings.

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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 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 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.