

# KEYfacts

## The Yachts & Pleasure Craft Policy Summary

### Summary of cover

This is a summary of the insurance provided for pleasure craft by Yachtsman Euromarine. It does not contain the full policy terms and conditions. You can find full details of the cover provided, including definitions, terms and conditions in the policy booklet. It is important that you read the policy booklet carefully when you get it. These terms have been provided exclusively from a facility negotiated by us specifically for our clients and which we believe are the most suited to your needs.

### Name of the insurance undertaking

The insurer for all sections of this policy is stated on the insurance certificate.

### Type of insurance and cover

Your Pleasure craft policy is a multi-section insurance policy. It protects your boat and your liability to the other people, including passengers in your boat. The insurance protection applies while your boat is in commission or while it is laid up, provided you use within the cruising limits you have chosen.

### Loss or damage- see loss or damage section of your policy booklet for details

### Significant features and benefits

You are insured for

- Accidental loss or damage to your boat, including any outboard motors, trailers or other gear and equipment.
- Theft of your gear and equipment from either your boat, or place of storage (as long as there is forcible entry or it is forcibly removed).
- Outboard motors are insured if they drop off or fall overboard.
- Sailing dinghies are insured while you are racing.
- Towing your boat behind your car or while it is carried by a professional haulier. This is automatically insured provided your boat is no more than 30 feet in length.
- Damage to underwater machinery on your boat (your standard policy excess is doubled).
- Using your boat throughout Europe and the Republic of Ireland for up to 30 days at a time (not just 30 days each year). This only applies to small craft, under 16 feet 6 inches in length.
- Salvage charges necessary to save your boat from a loss.
- Sighting costs after a stranding
- Loss or damage caused by an authority trying to reduce or stop a pollution threat.

### Significant or unusual exclusions or limitations

You are not insured when

- Theft of outboard motors unless they are secured to your boat with an outboard motor lock, or stolen from a locked building ashore.
- Theft of your trailer and any insured property on it, unless the trailer is secured with a wheel clamp or trailer hitch lock (where we agree). Note-a wheel clamp must be used to secure any trailer carrying a speedboat.
- This policy excludes damage caused as a result of the Insured Vessel(s) including inboard and outboard engine(s) not being winterised as per manufacturers specification.
- Wear and tear, corrosion, loss of value because of age and use; or loss of value of your boat after it has been repaired.
- Loss of or damage to masts, spars and fittings, sails and standing or running rigging while you are racing your boat (unless we agree). This does not apply to sailing dinghies.
- Theft of or loss or damage to personal belongings, or special equipment (unless they are specified in your policy schedule), stores, moorings, fishing gear, diving equipment, wet suits, tow ropes, water skis, or similar equipment or any personal expenses you pay as a result of loss or damage to your boat.
- Loss or damage to motors, machinery, equipment or batteries caused by mechanical or electrical breakdown or failure or electronic or computer breakdown or failure.
- The excess shown in your policy schedule (except if your boat is a total loss).
- We will not pay more than the value shown in your policy schedule for your boat or any specified item.

### Liabilities to third parties and passengers- see Liability to third parties and passengers section of your policy booklet for details.

### Significant features and benefits

You are insured as owner of your boat for

- Death or injury caused to passengers in your boat, or to other people.
- Damage you cause to any other property.
- Raising or attempted raising, removing or destroying the wreck of your boat, or if you fail to remove or destroy it.
- Other people using your boat with your permission.

Your policy excess does not apply to claims under this section.

The maximum amount we will pay is shown in your policy schedule, plus legal fees.

**Significant or unusual exclusions or limitations**

You are not insured for liability arising from

- Or to anyone you employ.
- Or to an employee of anyone using your boat.
- Or to fare paying passengers.
- Or to water skiers (unless we agree), par ascenders or divers.
- Accidents while your boat is in transit by road or while your trailer is attached to a road vehicle (your motor insurers will insure this).
- Accidents while your boat is in transit by rail, air, ferry or sea.
- The Employers Liability Acts or any other law relating to workmen.
- Any person employed in the marine trade who uses your boat (see your policy booklet for a full list of these people).

**All sections****Significant or unusual exclusions or limitations**

- Any specific exclusions or limitations shown in your policy schedule.
- You are not insured for any use other than private pleasure unless it is shown in your schedule.
- You should not use your boat outside the cruising limits shown in your policy booklet and schedule.
- Radioactive contaminations, sonic bangs, war risks, terrorism, riot and civil commotion.
- You are not insured to use your boat as a houseboat (unless we agree).
- You should refer to the General policy exclusions in Section 5 of your policy booklet for full details of all the exclusions that apply to all sections of your policy.

You must comply with the conditions of the policy explained in Section 6- General policy conditions for the insurance cover to apply. These include your duty to take reasonable steps to protect your insured property from loss or damage and keep your boat in a seaworthy condition.

**Optional extensions**

**Third party only cover** – if you choose this type of cover, Sections LOSS AND DAMAGE and PERSONAL ACCIDENT of the policy will not apply.

**Water skier's liability** – you can extend your policy to include legal liability to and of water skiers being towed behind your boat.

**Racing risks** (for sailing boats only) – you can extend your policy to include insurance protection for masts, spars, sails and rigging while you are racing.

**Policy period**

Your policy will provide insurance for 12 months from when it starts, or as otherwise shown in your policy schedule.

**Cancellation**

You have 14 days to change your mind about this insurance. The 14 days starts from the day after the day you received your policy booklet, or the day you bought the insurance contract, whichever is the later.

You will find full details of the conditions for cancelling your policy in the policy booklet.

**Claims**

You must report any claims to Yachtsman Euromarine (Claims) immediately. The telephone number is 045 982668; fax number: 045 902983. The address is: **College Road, Clane, Co. Kildare.**

If you telephone, please make sure you have your policy number ready to quote.

**Complaints**

We hope you will be very happy with the service we give to you. If you are not satisfied we would like to hear from you. Acknowledge it promptly, explain how we will handle it, tell you what you need to do and tell you how your complaint is progressing.