



MARINE INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Marine

(registered in England and Wales no: 294940)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your craft.



What is insured?

- ✓ Accidentally damaged or destroyed craft.
- ✓ Your legal liability to others for compensation and costs arising from your interest in the craft.
- ✓ Hire of a replacement craft whilst yours is being repaired or replaced.
- ✓ Loss of or damage to personal belongings owned by you or a member of your immediate family.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst using, embarking, disembarking or maneuvering the craft.
- ✓ Reasonable cost of minimising or averting loss or saving the craft from being accidentally damaged or destroyed.
- ✓ The cost of damage caused to your craft by a local authority in an attempt to minimise actual or potential pollution.
- ✓ Reasonable cost of inspecting the underwater sections of the hull after an accidental grounding.
- ✓ Reasonable cost of removal, destruction or raising the craft wreck.
- ✓ Reasonable cost of replacement keys or locks.
- ✓ Theft, accidental damage or destruction by fire of the marine trolley or trailer.



What is not insured?

- ✗ Any claims where the warranties have not been complied with.
- ✗ Loss occurring outside the cruising limits unless you are forced to, in order to avoid danger, by unforeseen bad weather conditions or by order of a legal authority.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person navigating, in charge of or crewing the craft.
- ✗ Theft of any belongings not kept in a locked building while ashore, locked vehicle and out of sight while in transit or in a locked cabin/storage lockers while afloat.
- ✗ Death not occurring within 90 days and as a direct result of the incident causing the injury.
- ✗ Any claim under the General Average Act that is not immediately declared ashore.
- ✗ Loss or damage to locks caused by any process of repair or restoration.
- ✗ Any trailer/trolley:
 - let out for hire or reward; or
 - being used for anything except your private purposes; or
 - not maintained in an efficient condition; or
 - being used in an illegal or dangerous manner.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Tenders up to £500 (if specified).
- ! Dutch barges or similar, canal or narrow boats exceeding 80ft, rowing boats exceeding 70ft, any other craft exceeding 30ft.
- ! Any craft designed to travel at speeds in excess of 45 knots.
- ! Any craft more than 30 years old.
- ! Any craft designed to carry more than 12 passengers.
- ! Business use, hiring or lending out, chartering of the craft unless specifically endorsed in the policy schedule.
- ! Losses which are not expressly covered by the terms and conditions.
- ! We will not pay a claim that is in any way untrue or fraudulent, or arises from a malicious, wilful, reckless or criminal act by you or someone acting on your behalf; someone caring for or in control of the insured property; or one of your relations, agents, employees, licensees, paying guests or someone living with you.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man and their coastal waters.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.