

Marine Pleasure Craft Livaboard Insurance

Insurance Product Information Document



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This insurance is underwritten by HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

What is this type of insurance? This insurance will insure your legal liabilities and your insured property against loss, damage or theft caused by a defined peril and provide you and your passengers with a personal accident benefit for incidents which occur within the cruising limits or transit area and at the location noted in your schedule, during the period of insurance for which your insurers have accepted your premium.



What is insured?

Section 1 – Your Insured Property

✓ Loss or damage to your insured property by one or more of the following perils:

Accidents and /or deliberate acts of others including but not limited to fire, explosion, collision, sinking, grounding, malicious acts, arson, vandalism, piracy, riots, civil commotion.

✓ Faults and Gradual Deterioration.

✓ Theft or attempted theft.

✓ Your craft hitting an object underwater or partly underwater.

✓ Salvage, towage & assistance charges.

✓ Sighting costs.



What is not insured?

Section 1- Your Insured Property

✗ Loss or damage to or failure of machinery caused solely by the breakdown, failure or derangement of a component part.

✗ Freezing of machinery that has not been maintained in the accordance with the manufacturer's recommendations and/or has not been protected by the appropriate anti-freeze.

✗ Freezing to and/bursting of any fixed water tank and/or pipe between 1st November & 31st March inclusive where your craft is left unoccupied for more than 14 days and the tank and/or pipe has not been fully drained.

✗ The cost of repairing or replacing any part that is lost or damaged because it was faulty or faults that you were aware of.

✗ Loss or damage to stores, consumables, moorings, fishing gear, diving equipment, wet suits, dry suits, tow ropes, water skis, wakeboards, kneeboards or similar equipment.

✗ Loss or damage caused by mildew, mould or dampness, osmosis, insects, marine borers, barnacles, marine growth, fungi or molluscs.

✗ Loss of or damage caused by gradual deterioration which could have been identified by routine inspection, maintenance or recommended by a surveyor.

What is insured?

Section 2 – Your Liability

- ✔ Liability to Third Parties and Passengers
- ✔ Occupiers Liability.

- ✔ You and your family's legal costs in settling or defending a claim, solicitors fees and other expenses relating to official enquires of coroners' inquests.

Section 3 - Personal Accident

- ✔ A benefit for you and your passengers and guests for accidental death or accidental injury while you or they are on your craft or getting on or off it:

£20 000 for death;

£20 000 for the loss of one or more limbs;

£20 000 for the total loss of sight (complete and irrecoverable) in one or both eyes;

£20 000 for permanent total disablement.

- ✔ Doctors' or surgeons' fees for emergency treatment if you and your passengers and guests are injured on your craft or getting on or off it:

£1 000 for any one incident.

Optional covers (these are additional covers you can buy they will be shown in your schedule if in operation)

- ✓ Third Party Only Cover/ Laid up cover
- ✓ Craft damage only
- ✓ Contents

What is not insured?

Section 2 – Your Liability

- ✘ Anyone you employ in connection with the operation of your craft.
- ✘ Any liabilities incurred whilst your craft is being used by, or is in the custody or control of any person employed in the marine trade.

Section 3 – Personal Accident

- ✘ Is not covered with Third Party only Cover.
- ✘ No more than £60 000 in any one period of insurance.
- ✘ Anyone aged over 75 at the time of the incident.
- ✘ Death, total loss of sight or permanent total disablement if it happens more than 52 weeks after the date of the incident that caused the injury.
- ✘ Any cover unless the helmsman is wearing a personal floatation device whilst your craft is being used single handed.
- ✘ Any cover whilst you are racing your craft above the level of racing shown in your schedule.

Section 4- General Policy Exclusions

- ✘ Terrorism, radioactive contamination, sonic bangs, war risks, riots and civil commotion.
- ✘ any claim in any way caused by or resulting from:
 - i) Coronavirus disease (COVID-19);
 - ii) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - iii) any mutation or variation of SARS-CoV-2;
 - iv) any fear or threat of i), ii) or iii) above.



Are there any restrictions on cover?

! If you have chosen Third Party Only cover, there is no cover for you or your boat under Section 1 – Your Insured Property or Section 3 - Personal Accident

! Theft or attempted theft and/ or damage caused by theft or attempt theft of your outboard motors only if they are secured by an outboard motor lock. The most we will pay the current new replacement price less 10% per year for age, wear and tear up to a maximum of 50%.

! Theft or attempted theft of gear, equipment, livaboard contents, business equipment, laptops, mobile phones, pedal cycles, personal belongings, removable household contents or machinery from your craft or a locked storage place ashore unless there are visible signs of forcible and violent entry to or exit from said storage place; or if the item was securely fastened and the removal has caused visible damage to your craft or where the item has been physically unscrewed from your craft leaving its fixing or evidence of its fixings.

! Theft or attempted theft of student contents, laptops, mobile phones or pedal cycles from your family members student accommodation where there are no visible signs of forcible and violent entry to or exit from the accommodation or violence is not threatened.

! Theft or attempted theft of property away from your craft, laptops, mobile phones or pedal cycles from a building where there are no visible signs of forcible and violent entry to or exit from or violence is not threatened. Pedal cycles must be attached by a security device to either your craft or a permanent structure.

! If your craft is a total loss the most we will pay is the market value up to the sum insured unless you have an agreed value policy.

! Personal accident cover is only available for people up to 76 years with a maximum limit of £60 000 in any one period of insurance

! An excess will apply to most claims

! Endorsements along with further restrictions in cover may apply in your policy schedule.



Where am I covered?

✓ Please refer to your schedule of insurance



What are my obligations?

- You must take reasonable care to provide us with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your insurance adviser about any changes we may not pay a claim.
- You must tell your insurance adviser if you have an accident or injury so they can tell you what to do next if you need to make a claim.
- Please refer to your full policy documents for the full terms and conditions of your policy.



When and how do I pay?

- For full details of when and how to pay, you should contact your insurance adviser.



When does the cover start and end?

- From the start date (shown in your policy schedule) for 12 months.



How do I cancel the contract?

- You can cancel your policy by contacting your insurance adviser within 14 days of the date the policy starts or when you received your policy documentation (whichever is later) and receive a full refund of premium you have paid provided you have not made and are not intending to make a claim. If you ask your insurance adviser to cancel the policy after the 14 day cooling off period, and provided you have not made a claim, you will be entitled to a refund of any premium paid less an amount to cover the time for which you have been covered.