



Insurance Booklet

Jet Ski



Thank You for choosing Insure4Boats.

Insure4Boats is a trading name of Ripe Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, **We** have still had to use some words that have a special meaning these are listed and explained in 'Definitions'. From now on wherever a word with a definition is used it will be printed in **bold** type.

The next few pages give **You** a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts®) therefore does not contain the full terms which can be found further in this insurance booklet.

INSURE4BOATS JET SKI SUMMARY

NAME OF THE UNDERWRITER

Certain Underwriters at Lloyds

TYPE OF INSURANCE AND COVER

This insurance can provide cover for the following. Please refer to **Your** insurance schedule for details of the cover applicable to **You** as the insured person:

- Section 1. Theft of Your Jet Ski and Trailer
- Section 2. Accidental Loss or Damage to Your Jet Ski and Trailer
- Section 3. Malicious Damage to Your Jet Ski
- Section 4. Salvage Charges
- Section 5. Liability to Third Parties

STANDARD FEATURES AND BENEFITS

Section	Significant Features & Benefits	Significant or Unusual Exclusions or Limitations
Section 1 Theft	<ul style="list-style-type: none"> Provides cover for theft or attempted theft of Your Jet Ski and/or trailer 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording. Theft or attempted theft unless the seat/hood of Your Jet Ski is stored in a separate locked building. If the seat/ hood are not removable, then the battery cover instead must be removed and stored in a separate locked building. Theft or attempted theft unless You can provide the serial number of Your Jet Ski. Theft or attempted theft where a hitchlock is used in isolation when not attached to a towing vehicle. Theft or attempted theft from Your home address or permanent place of storage unless the Jet Ski is kept inside a locked building. Any Excess detailed in the insurance schedule
Section 2 Accidental Damage	<ul style="list-style-type: none"> Provides cover for Accidental loss or damage to Your Jet Ski and trailer. 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording. Wear and tear, deterioration and depreciation from use or breakdown of machinery. Insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs; Accidental loss or damage when the Jet Ski is where the Jet Ski is left afloat unattended. Any Excess detailed in the insurance schedule
Section 3 Malicious Damage	<ul style="list-style-type: none"> Provides cover for physical loss or damage to Your Jet Ski caused by any malicious act by any person which have been reported to the Police. 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording. Any damage caused You or Your immediate family. Any loss or damage where a crime reference number has not been obtained. Any Excess detailed in the insurance schedule
Section 4 Salvage Charges	<ul style="list-style-type: none"> Provides cover for all salvage, towage and assistance charges and expenses reasonably and necessarily incurred in preventing or minimising a loss that is, or would be covered under this policy. 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording. Salvage charges caused by being swamped, sunk or submerged when left afloat unattended. Any Excess detailed in the insurance schedule
Section 5 Liability to Third Parties.	<ul style="list-style-type: none"> Provides cover for any sums You become legally liable to pay as a consequence of Accidental injury or death to any Third Party person or Accidental damage to Third Party property or damage to any other vessel. Provides cover to any person in charge of Your vessel with Your permission. 	<ul style="list-style-type: none"> Please see 'What is not covered' in the policy wording. Any liability to and/or of any employee, contractor, sub-contractor of a shipyard, yacht club, brokerage, marina, delivery company or any other similar organisation when working on or operating the Jet Ski. Any liability to any person while engaged in any sport which involves being towed by the Jet Ski, unless shown in Your Policy Documents. Any liability caused or contributed to by recklessness or wilful misconduct by You or anyone operating the Jet Ski with Your permission, and to whom this policy may extend. Any Excess detailed in the insurance schedule

PERIOD OF INSURANCE

The period of insurance as stated in **Your** insurance schedule.

YOUR RIGHT TO CANCEL

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to insure4boats within 14 days of issue. On condition that no claims have been made or are pending, a full refund will be available.

There after **You** may cancel the policy at any time by informing insure4boats provided **You** have not made a claim **You** may be entitled to a partial return of **Your** premium less an administration fee of £25.00.

OUR RIGHT TO CANCEL

The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days' notice to **Your** last known address. Provided the premium has been paid in full **You** shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING OR REPORTING A CLAIM

Should **You** need to make a claim or report an incident that could give rise to a claim under this insurance please contact:

Email: ctayachts@ctplc.com

Post: insure4boats Claims Department, Charles Taylor Adjusting, 12-13 Essex Street, London, WC2R 3AA

Telephone: +44 (0)800 997 8986

OUR COMPLAINTS PROCEDURE

We are proud of the service that **We** provide and of **Our** careful selection of intermediaries **We** trust to service the policy. Occasionally, things may go wrong and if this happens **We** have a procedure in place to fully investigate **Your** complaint and where appropriate, to make changes to prevent a recurrence.

- If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact insure4boats.
- If in the unlikely event that **Your** concerns have not been resolved, please contact **Your Insurers** at Argocomplaints@argo-global.com
- If **You** still have cause for complaint then please refer the matter to the Policyholder and Market Assistance, Market Services, Lloyd's of London, One Lime Street, London, EC3M 7HA on 020 7237 5693
- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service (FOS), Exchange Tower, Harbour Exchange Square, London, E14 9SR on 0300 1239 123.

YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

COMPENSATION

We are covered by the FSCS. If **We** are unable to meet **Our** financial obligations **You** may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

For this type of insurance 90% of **Your** claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.

INSURE4BOATS JET SKI POLICY WORDING

Effected on behalf of Certain underwriters at Lloyd's by Ripe Insurance Services Limited, The Royals, Altrincham Road, Manchester M22 4BJ.

This is to certify that in accordance with the authorisation granted under the contract (the number of which is specified in the insurance schedule) to the undersigned by Certain Underwriters at Lloyd's, whose definitive numbers and the proportions underwritten by them, which will be supplied on application, can be ascertained by reference to the said contract which bears the Seal of Lloyd's Policy Signing Office and in consideration of the payment of the premium which forms part of the premium specified in the insurance schedule, the said Underwriters are hereby bound, severally and not jointly, their Executors and Administrators, to insure in accordance with the terms and conditions contained herein or endorsed hereon.

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claim hereunder shall be forfeited.

In witness whereof this insurance has been signed at the place stated and on the date specified in the insurance schedule by Ripe Insurance Services Limited.



.....
Authorised Signatory

Ripe Insurance Services Limited

Ripe Insurance Services Limited is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.

INTRODUCTION

This part of the document provides details of **Your** policy and the terms and conditions that apply. The policy is a legal contract between **You** and **Us**. The policy wording and schedule make one document and must be read together. Please keep them together.

The contract is based on the information **You** gave **Us** when **You** applied for the insurance.

Your policy is in two parts – this policy wording and the schedule

Policy	Schedule
<ul style="list-style-type: none"> Exactly what is covered and what isn't How to make a claim and how We will settle that claim Our obligations to You The terms and conditions you must comply with 	<ul style="list-style-type: none"> The sections of the policy that apply to you and the dates from which cover is in force The various limits and sums insured that apply to Your cover Any special terms or endorsements that apply to Your policy Your Premium Your policy number

Our part of the contract is that **We** will provide the cover set out in this policy wording:

- For those sections which are shown on **Your** policy schedule;
- For the insurance period set out on the same schedule.

Your part of the contract is:

- You** must pay the premium as shown on **Your** schedule for each insurance period;
- You** must comply with all the terms and conditions set out in this policy.

If **You** do not meet **Your** part of the contract, **We** may turn down a claim, increase the premium or **You** may find that **You** do not have any cover.

CONTENTS

Section	Page numbers
Important Features.....	7
Definitions.....	8
Section 1 - Theft of Your Jet Ski and Trailer	9
Section 2 - Accidental Loss or Damage to Your Jet Ski and Trailer	10
Section 3 - Malicious Damage to Your Jet Ski	11
Section 4 - Salvage Charges.....	12
Section 5 - Liability to Third Parties	13
General Exclusions.....	14
General Conditions.....	15
Cancellation.....	16
Claims.....	17
Complaints.....	18

IMPORTANT FEATURES:

Insurance Booklet: You should read this document carefully in conjunction with the insurance schedule. It gives details of what is and is not covered by the Insurance and the Conditions and Exclusions of the cover.

Conditions and Exclusions: Conditions and exclusions will apply to individual sections of the Insurance while general exclusions and conditions will apply to the whole Insurance.

Limits: All sections have limits on the amount **We** will pay under that section. Some sections also include inner limits.

Excesses: Claims under certain sections may be subject to an **Excess**. Where there is an **Excess**, **You** will be responsible for paying the first part of a claim.

Reasonable Care: **You** are required to take all reasonable care to protect yourself and **Your** property and to act as though **You** are not insured.

Complaints: This insurance includes a complaints procedure which tells **You** what steps **You** can take if **You** wish to make a complaint.

'Cooling Off' Period: This Insurance Booklet contains a 'cooling off' period, which allows **You** to return it if **You** have justifiable reason to be dissatisfied with the cover provided.

This is an Agreed Value Policy: The sum insured shown in **Your Policy Documents** represents the value of **Your Jet Ski** as declared by **You**

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet **Your** requirements please return it.

DEFINITIONS

Accident/Accidental

An external, sudden, unexpected, un-planned unusual specific event occurring at a definable time and place.

Anti-theft device

A device sold and marketed as a secure way of preventing theft, including, but not limited to:-

- o Hitchlock - A device specifically designed, sold and marketed to prevent a trailer being hitched to or unhitched from a towing vehicle. This must cover the bolts securing the tow hitch to the trailer chassis.
- o Wheel Clamp - A device that is specifically designed, sold and marketed to prevent a wheel being turned or removed.

Actual and Constructive Total Loss

Where the **Jet Ski** is completely lost, destroyed, damaged or where the cost of replacement or repair of the **Jet Ski** exceeds the sum insured, as detailed in the **Policy Documents**.

Bodily Injury

Identifiable physical injury or death (but excluding all non-physical complaints).

Due Care and Diligence

The degree of care with which a prudent uninsured owner could reasonably be expected to exercise in relation to the ownership, use and care of the **Jet Ski**.

Endorsement

Any terms and conditions made separately to the terms of the policy and specified in **Your Policy Documents**.

Excess

The amount that **You** must bear as the first part of any agreed claim as specified in **Your Policy Documents**.

Forcible and Violent Entry or Removal

Evidence of visible damage to the **Jet Ski** and/or place of storage.

Jet Ski

Small self-propelled motorised recreational watercraft.

Latent Defect

A hidden flaw, weakness or imperfection in the design, manufacture or build of the **Jet Ski** that is not discoverable upon inspection by a competent person.

Cruising Limits

The geographic area as shown in the **Policy Documents**.

Policy Documents

The documents issued by **Us** to **You** to include an insurance schedule, Certificate and policy wording and any other documents that detail matters of policy cover, exclusions, limitations, and Endorsements.

Reasonable Cost

The cost which would be paid by a prudent uninsured. It does not include any premium incurred in order to have the repairs or any other work effected on an accelerated basis

Seaworthiness

Your Jet Ski and Equipment is maintained in such condition that the **Jet Ski** is able to manage the perils of the seas, and other areas of operation, and is at all times equipped and provisioned.

Third Party

A person who makes a claim against anyone insured by this insurance.

You/Your/Yours

The insured person/persons named in the **Policy Documents** who/whom is/are a United Kingdom resident any other person whilst aboard the named **Jet Ski** with **Your** permission.

We/Us/Our(s)

The administrator and Insurer, Argo Managing Agency Ltd as authorised and regulated by the Financial Conduct Authority.

SECTION 1 - THEFT OF YOUR JET SKI AND TRAILER

WHAT IS COVERED:

We agree to pay for claims for theft:

When the Jet ski is at your home and/or permanent place of storage

1. When **Your Jet Ski** and/or trailer is at **Your** home and /or permanent place of storage as shown in **Your Policy Documents** following upon **Forcible and Violent Entry** into a locked building.

When the Jet ski is away from your home and/or permanent place of storage

2. When the **Jet Ski** is on its trailer, and securely locked to a road vehicle, and the road vehicle is either occupied or securely locked secured by a Wheel Clamp or Hitchlock
3. When the **Jet Ski** is not on the trailer, and is unattended, but is securely locked to an appropriate immovable object and secured by a purpose manufactured **Anti-theft device**.

or

4. When the trailer is temporarily away from **Your** home, and/or permanent place of storage provided that the trailer is secured by a Wheel Clamp or alternative purpose manufactured **Anti-theft device**.

WHAT IS NOT COVERED:

1. Theft or attempted theft unless the seat/hood of **Your Jet Ski** are stored in a separate locked building. (If the seat/ hood are not removable, then the battery cover instead must be removed and stored in a separate locked building)
2. Theft or attempted theft unless **You** have provided the serial number of **Your Jet Ski**
3. Theft or attempted theft where a Hitchlock is used in isolation, when the trailer is not attached to a towing vehicle.
4. Theft or attempted theft unless the **Jet Ski** or trailer, when at **Your** home or permanent place of storage, is kept in a locked building.

CLAIMS CONDITIONS

These are the claim conditions **You** will need to keep as part of this contract. If **You** do not a claim may be rejected or payment could be reduced. In some circumstances **Your** policy might be invalid.

- a) In the event of theft of the **Jet Ski** the seat / hood or battery cover must be produced to **Us**
- b) Proof of purchase of the **Anti-theft device** must be retained for production to **Us** in the event of a claim

SECTIONS 2 - ACCIDENTAL LOSS OR DAMAGE TO YOUR JET SKI AND TRAILER

WHAT IS COVERED:

We agree to pay for, replace or make good loss of or damage to **Your Jet Ski** caused (by):

1. Accidents or casualties of the seas, rivers and/or lakes.
2. Negligence, excluding:
 - a. the cost of making good any defect in repair, maintenance or alteration carried out for **Your** account resulting from either negligence or breach of contract.
 - b. the cost and expense of remedying a fault or error in design or construction or attributable to betterment or alteration in design or construction
3. Whilst the **Jet Ski** is in transit by road, but excluding any scratching, bruising and denting.
4. Loss or damage caused by loading and unloading of the **Jet Ski**

IN THE EVENT OF A CLAIM:

We shall pay the market value of **Your Jet Ski** or trailer immediately prior to the loss or damage (but not exceeding the sum insured) if:

1. The **Jet Ski** or trailer is totally lost or destroyed;
2. The cost of recovering and/or repairing the **Jet Ski** or trailer would exceed the market value of the **Jet Ski** or trailer;
3. **We** will pay the **Reasonable Costs** of recovering **Your Jet Ski** or trailer and the **Reasonable Cost** of effecting repairs less the **Excess**, but not exceeding the sum insured
4. Where **We** make a payment for partial loss, and the **Jet Ski** or trailer is unrepaired at the time that the **Jet Ski** or trailer subsequently becomes a **Actual Total Loss** or a **Constructive Total Loss**, **We** will deduct the amount of the original payment from **Our** payment for **Actual Total Loss** or **Constructive Total Loss**
5. For loss or damage **We** reserve the right to apply deductions in respect of age and wear and tear.

WHAT IS NOT COVERED:

1. Wear and tear, deterioration and depreciation from use or breakdown of machinery.
2. Insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs;
3. Corrosion, rot, rust, mildew, dampness, weathering, electrolysis, osmosis
4. Freezing or frost damage.
5. Loss or damage to personal effects or other property.
6. Costs of repairing or replacing any defective part condemned solely in consequence of a **Latent Defect** or error in design or construction.
7. The cost of making good any defective workmanship.
8. Loss or damage where the **Jet Ski** is left afloat unattended.
9. Loss or damage to the **Jet Ski** caused by the beaching of the **Jet Ski** under her own power.

SECTION 3 - MALICIOUS DAMAGE TO YOUR JET SKI

WHAT IS COVERED:

We will cover **You** for physical loss or damage of **Your Jet Ski** caused by any malicious act by any person which has been reported to the police and for which a crime reference number has been obtained.

WHAT IS NOT COVERED:

1. Any damaged caused by **You** and **Your** immediate family.
2. Any damage where a crime reference number has not been obtained.



SECTION 4 - SALVAGE CHARGES

WHAT IS COVERED:

We will pay all salvage, towage and assistance charges and expenses reasonably and necessarily incurred in preventing or minimising a loss that is, or would be recoverable under this policy.

WHAT IS NOT COVERED:

We will not pay any salvage charges caused by being swamped, sunk or submerged when left afloat unattended.




SECTION 5 - LIABILITY TO THIRD PARTIES

WHAT IS COVERED:

1. **We** will provide cover for any sums that **You** become legally liable to pay as a consequence of the death and/or **Bodily Injury** to persons or damage to property or damage to any other vessel up to the amount shown in **Your Policy Documents**
2. Any legal costs incurred in settling or defending any civil claim providing **We** have given written consent.
3. Any expenses **You** incur as a consequence of attending at an official enquiry, Inquest or similar such occasion, provided that **We** have given **Our** written consent
4. **We** will cover, subject to the policy terms and exclusions, any person in charge of **Your Jet Ski** with **Your** permission, after instruction.

WHAT IS NOT COVERED:

1. For **Your** legal liabilities to and/or of anyone operating or working upon the **Jet Ski** who is an employee and or a contractor / sub-contractor of a shipyard, yacht club, brokerage, marina, delivery company or any other similar organisation.
 2. To any person while engaged in any sport which involves being towed by the **Jet Ski**, unless shown in **Your Policy Documents**
 3. For any liability caused or contributed to by recklessness or wilful misconduct by **You** or anyone operating the **Jet Ski** with **Your** permission, and to whom this policy may extend
 4. For any liability to third parties caused or contributed to by the trailer becoming detached from the towing vehicle or as a result of an **Accident** occurring on a highway or public or private place whilst the trailer is attached to the towing vehicle.
 5. For any liability arising out of any contract.
 6. The legal costs of defending any criminal prosecution
 7. The payment of any fines or other punitive damages.
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GENERAL EXCLUSIONS

We shall not be liable for:

1. Any claims whilst **Your Jet Ski** is let out on hire or charter or any other financial reward other than private purposes.
2. Any claims for loss or damage to personal effects or other property
3. Any claims for loss or damage occurring whilst **Your Jet Ski** is left afloat when unattended
4. Any claims whilst **Your Jet Ski** is racing, used for speed tests or trials.
5. The first **Excess** of any claim
6. For claims arising from war or terrorism
7. For any claims arising from capture, seizure, civil disturbance, restraint or detention of the **Jet Ski**.
8. For any claims for loss or damage to the **Jet Ski** from ionising radiation, radioactivity, nuclear fuel or from any nuclear waste or nuclear equipment.
9. For any claim for loss or damage to the **Jet Ski** due to any chemical, biological, bio-chemical or electromagnetic weapon.
10. Any claims resulting from a computer, computer system, computer software programme, computer virus or process, or any other electronic system used for causing harm or damage.
11. Any claim for loss, destruction or damage occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speeds.
12. Any claims caused by **You** or by any person in charge of the **Jet Ski** being under the influence of alcohol or drugs
13. Any claims if the **Jet Ski** is towing another **Jet Ski**, or vessel, or being towed by another vessel except in an emergency.

SANCTION LIMITATION AND EXCLUSION CLAUSE

The Underwriters shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations

GENERAL CONDITIONS:

These are the conditions of the insurance **You** will need to meet as part of this contract. If **You** do not a claim may be rejected or payment could be reduced. In some circumstances **Your** policy be invalid.

1. **You** shall maintain and keep **Your Jet Ski** including any trailer in a proper state of repair and **Seaworthiness** (and/or roadworthiness) and shall at all times exercise **Due Care and Diligence** in safeguarding it.
2. Only experienced riders are permitted to operate **Your Jet Ski**, experience must be gained on a similar **Jet Ski**, with permission obtained from **You** and after instructions have been provided as to the operation of the **Jet Ski**.
3. **Your Jet Ski** must be professionally built and have not undergone any significant structural alterations or additions, unless notified and agreed by **Us**
4. **Your Jet Ski** must comply with all relevant regulations and appropriate licences must be obtained.
5. Any engine cut out device (or equivalent) must be in place and fully operative when in the **Jet Ski** is use.
6. The **Jet Ski** is fitted with the full Datatag Identification System and registered with the Datatag Central Register, unless the appropriate additional premium for non datatagged and registered **Jet Ski** has been paid and the schedule shows the **Jet Ski** to be not datatagged and registered.
7. **No Claims Bonus Clause**

In the event of this Insurance having been in force for the total period of twelve consecutive months (including a commission period of not less than four months) and being renewed at the end thereof for a further period of twelve months then if upon such renewal there shall have been, or shall be, no claim paid or outstanding hereunder **You** shall be entitled upon such renewal to a Bonus of

5%	If no claim paid or outstanding after one consecutive years Insurance
10%	If no claim paid or outstanding after two consecutive years' Insurance
15%	If no claim paid or outstanding after three or more consecutive years' Insurance
20%	If no claim paid or outstanding after four or more consecutive years' Insurance
25%	If no claim paid or outstanding after four or more consecutive years' Insurance

WHAT TO DO IN THE EVENT OF A CLAIM

If **You** have had an accident for which you want to make a claim under **Your** insurance policy, this document will provide you with some important facts about what to do next.

Please notify **Us** immediately of the loss, and in any event, within 30 days of its occurrence.

If anyone has been injured, **You** should prioritise their treatment ahead of other matters.

Please take necessary reasonable steps to mitigate the loss, and protect any damage from deteriorating, but do not commence any repairs until **You** have received permission to do so as a surveyor may need to inspect the damage prior to repairs commencing.

Do not admit liability if **You** have been involved in a collision with a **Third Party**.

Theft or malicious damage claims must be reported to the Police and the Crime Number noted.

If towage or salvage are required, please agree a realistic fixed price prior to acceptance.

Only the loss or damage caused by the incident for which **You** are claiming is covered by **Your** policy.

Please take care not to:

- Make any false statement in support of **Your** claim.
- Overestimate **Your** claim.
- Include in **Your** claim any items that were not lost or damaged in the incident.

Do be aware that attempting to mislead **Your** insurers over any part of **Your** claim may prejudice **Your** entire claim under the policy.

It may be necessary to appoint an independent surveyor to determine the nature cause and extent of the damage to **Your Jet Ski**, and the most effective method of repair. He will not have any authority to agree **Your** claim, or comment on policy coverage.

The surveyor will contact **You** to arrange a convenient time to inspect **Your** boat, and **We** would prefer **You** to be present at that first inspection.

Although the surveyor is representing **Your** insurers, he may be able to offer **You** advice based on his knowledge of local repair facilities.

The **Jet Ski** is **Your** asset and **Your** responsibility at all times, so **You** will need to obtain estimates and manage the repair process. If **You** cannot get identical replacement items due to obsolescence, get estimates for current models of an equivalent standard and specification.

If **You** wish to take the opportunity of **Your Jet Ski** being in for repair to have other work done, or to upgrade any damaged equipment please ensure that **You** mark this clearly on any estimates and invoices, and agree with us first what part of the costs will be paid by **You**.

If repairs are delayed for any reason outside the control of **Your** insurers, the insurers will not be liable for any resultant increase in costs.

If **You** believe someone else is responsible for the damage to **Your** boat **You** have two options;

1. Claim off the other party.

Write to the person who caused the damage holding them responsible.

If they are insured, their insurers should settle **Your** claim directly with **You**, and **You** may also be able to claim for any out of pocket expenses **You** have incurred as a result of the incident.

2. Claim off **Your** insurance policy.

If the incident is covered under **Your** own insurance policy, **You** may claim off that.

Your policy excess, and any other applicable deductions, will be applied to any payments the insurers make, even if the incident was not **Your** fault.

Your insurers may try to recover their costs from the other party or their insurers, and they may agree to include any out of pocket expenses **You** have incurred, together with **Your** policy excess. These are termed **Your** 'uninsured losses'.

To the extent that the recovery action is successful, a proportion of **Your** policy excess and any other 'uninsured losses' can be refunded to **You**.

Your insurers are not obliged to attempt a recovery and may decide not to do so if there is little chance of success or if the cost of the recovery action is disproportionate to the amount which would be recovered.

Email: ctayachts@ctplc.com

Post: Insure4Boats Claims Department, 12-13 Essex Street, London, WC2R 3AA

Telephone: +44 (0)800 997 8986

CANCELLATION

Your right to cancel:

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to insure4boats within 14 days of issue. On the condition that no claims have been made or are pending, a full refund will be available.

There after **You** may cancel the policy at any time by informing insure4boats provided **You** have not made a claim **You** may be entitled to a partial return of **Your** premium less an administration fee of £25.00.

Our right to cancel:

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to:

- a) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full **You** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which **Your** main residence is situated.

DATA PROTECTION ACT 1998

Please note that any information provided to **Us** will be processed by **Us** and **Our** agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. **We** may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.

COMPLAINTS

We are committed to going the extra mile for **Our** customers. If **You** believe that **We** have not delivered the service **You** expected, **We** want to hear from **You** so that **We** can try to put things right. **We** take all complaints seriously and following the steps below will help **Us** understand **Your** concerns and give **You** a fair response.

If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact Insure4Boats.

- If **You** are unhappy with any element of the cover **We** provide or any aspect of **Our** service or have a cause for complaint, please, in the first instance, contact insure4boats.
- If in the unlikely event that **Your** concerns have not been resolved, please contact **Your Insurers** at Argocomplaints@argo-global.com
- If **You** still have cause for complaint then please refer the matter to the Policyholder and Market Assistance, Market Services, Lloyd's of London, One Lime Street, London, EC3M 7HA on 020 7237 5693
- Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service (FOS), Exchange Tower, Harbour Exchange Square, London, E14 9SR on 0300 1239 123.



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