

Additional Benefits if applicable and only when the premium has been paid and is shown on **Your Policy Documents**

1) Personal Effects

What is covered:

Cover is provided in respect of Personal Effects whilst on board **Your Vessel**.

Average will not apply here.

What is not covered:

- Jewellery, cash, credit/debit cards, mobile electronic devices.
- Items which are brittle in nature
- Items insured on another Insurance Policy
- Wear, tear, gradual deterioration, damp, mould, mildew, moth, vermin, mechanical derangement and electrical breakdown
- Maximum Value any one item £350.

2) Water Skiers' Clause:

What is covered:

We will cover any person being towed on water-skis, wakeboarders or kneeboarders if shown in **Your Policy Documents** provided:

- The items are of professional design and manufacture
- The items are operated in accordance with the manufacturers instructions
- No more than 2 persons are being towed at any one time

3) Dinghy Clause

What is covered:

We will cover loss of or damage to mast, spars and fittings, sails and standing and running rigging when **Your Vessel** is racing.

We will pay any portion of race entry fee's deemed irrecoverable from the event organiser should an organised race need to be abandoned due to adverse weather. The maximum amount **We** would pay is £20 per day up to a maximum of 5 days.

4) Transit Clause

What is covered:

We will cover transit risks by road within the United Kingdom in respect of any **Vessel** up to 26' in length

What is not covered:

- **Third Party** Claims whilst in transit and all road traffic act liabilities.
- No claim shall be allowed in respect of scratching, bruising and/or denting arising during transit covered by this clause and the cost of consequent repainting or re-varnishing .

5) Racing Clause

What is covered:

We will cover loss of or damage to mast, spars and fittings, sails and standing and running rigging when **Your Vessel** is racing but only in respect of Club organised events for local racing and where shown in **Your Policy Documents**.

6) Frost / Freezing Clause

What is covered:

We will cover loss or damage caused by frost and/or freezing subject to the following:

- **You** have to provide evidence that **You** have taken all preventative measures to mitigate such loss or damage.
- This would include compliance with all manufacturer's recommendations and if necessary include acting on the advice of a qualified Marine Engineer in avoiding and/or mitigating such loss or damage.

7) War - War, Strikes, Terrorism and Associated Risks

What is covered:

- **Your Insurers** will cover the **Vessel** for the sum insured indicated in **Your Policy Documents** against physical loss or damage caused by the following:-

- war, civil war, revolution, rebellion, insurrection or civil strife arising therefrom, or any hostile act by or against a belligerent power
- capture, seizure, arrest, restraint or detainment and the consequences thereof or any attempt thereat
- derelict mines, torpedoes, bombs or other derelict weapons of war
- strikers, locked out workmen, or persons taking part in labour disturbances, riots or civil commotions
- any terrorist or any person acting from a political motive
- confiscation or appropriation

- Detainment

In the event of the **Vessel** being subject of capture, seizure, arrest, restraint, detainment, confiscation or appropriation and the Insured has been deprived of the **Vessel** for a continuous period of 12 months and without the likelihood of recovery **Insurers** will pay the **Vessel** value as indicated in **Your Policy Documents**.

What is not covered:

- any detonation of any weapon of war employing atomic or nuclear fission or fusion or other like reaction or radioactive force or matter
- any outbreak of war between any of the following countries: United Kingdom, United States of America, France, The Russian Federation, the People's Republic of China
- requisition or pre-emption
- capture, seizure, arrest, restraint, detainment, confiscation or expropriation by or under the authority of the government or any public authority of the country in which the **Vessel** is owned or registered

- arrest, restraint, detention, confiscation or expropriation under quarantine regulations or by reason of infringement of any customs or trading regulations
- the operation of any ordinary judicial process, failure to provide security or to pay any fine or penalty or any financial cause
- any claim for any sum recoverable under any other insurance on the **Vessel** or which would be recoverable under such insurance but for the existence of this Policy
- any claim or expense arising from delay

Cancellation

Cover provided herein may be cancelled by either party by giving 7 days notice of cancellation. The cancellation becomes effective on the expiry of 7 days from midnight of the day on which notice of cancellation is issued by or to the **Insurers**. Notice by either party should be by registered post to the Insured's insurance advisor. Insurers however agree to reinstate Section 3 subject to prior agreement being reached as to the new rate of premium to be charged and conditions or warranties to be applied.

Whether or not such notice of cancellation has been given, cover will automatically terminate in the event of any of the following:-

- hostile detonation of any weapon of war by any of the countries indicated above, anywhere in the world
- the outbreak of war between any of the countries indicated above
- The requisition of the **Vessel** either for title or use

8) Winter use extension

You can use **Your Vessel** between the period 1st November and 31st March, during daylight hours only.

9) Continental Extension

You may use your vessel on inland and coastal waters of Elre but limited to the Irish Sea and Europe but limited to Belgium, Holland, and France but not West of Brest for a maximum of 60 days at any one time

10) Personal Accident Cover

If, whilst on board **Your Vessel**, **You** suffer a **Bodily Injury**, which occurs solely, directly and independently or any other cause, then subject to the terms and conditions set out below, including in particular and Exclusions and receipt by **Us** of the Premium(s), **We** shall pay the Benefits as stated in **Your Policy Documents** subject to the applicable percentage detailed in Insurance Benefits below.

Insurance Benefits

Bodily Injury sustained by an Insured Person which within 12 calendar months result in:

The benefits payable will be the following percentage of the sum insured specified in **Your Policy Documents**.

Benefits are payable up to a maximum age of 65 years of age.

Accidental Death

A. Death of Insured Person(s) aged 18 years and over	100%
B. Death of Insured Person(s) aged less than 18 years	20%

Permanent Disablement

C. Total and irrecoverable loss of use of all sight in both eyes and/or total and irrecoverable loss of use of both hands or both feet or of one hand and one foot.	100%
D. Total and irrecoverable loss of use of one hand or one foot together with total and irrecoverable loss of all sight in one eye	50%
E. Total and irrecoverable loss of all sight in one eye or total and irrecoverable loss of use of one hand or one foot	25%
F. Total and permanent disablement, other than disablement in respect of eye(s), hand(s) and foot/feet, from prevent You from engaging in or attending to, any profession, business or occupation provided that such disablement has continued for a period of 12 calendar months and that such disablement has been assessed by a medical advisor that We may, at our discretion, appoint.	100%
G. You becoming totally and permanently disabled as a result of Bodily Injury sustained whilst travelling to or from an event in which You are engaged to participate in for the Injured, We will pay 20% of the applicable benefit listed above.	

11) Contents Clause

Items which are kept on a **Houseboat** of a personal nature that you own and that would not normally be sold with the vessel. Please refer to your separate contents policy wording for the full policy terms.

12) Overseas based vessels

Providing **You** are a UK resident and **Your Vessel** is either UK registered or unregistered **We** agree to cover **Your Vessel** which is permanently based in a professionally run marina on a pontoon berth or ashore in any of the following locations:

- Spain including the Balearics
- West coast of Italy (excluding Corsica, Sardinia and Sicily)
- France
- Croatia
- East coast of Italy
- Turkey
- Malta
- Greece

The following cruising range is applied: Mediterranean not East of 30 degrees East, excluding waters of North Africa.

- Canary Islands

For vessels based in the Canary Islands the cruising range is the coastal waters of the Canaries up to 50nm offshore

- Cyprus

For vessels based in Cyprus this is extended to include full Mediterranean excluding North Africa, Waters of Syria, Lebanon, Israel, Egypt and Libya