

Dinghy Wording – A Summary of Cover

(This summary does not contain the full terms and conditions of the policy, but is intended to assist in understanding the policy document)

The Cover My Boat Dinghy wording is designed specifically to provide cover for your dinghy and may be extended at Insurers discretion to provide Third Party Liability Coverage for the period stated in the policy.



Limits, Deductibles and Duration of contract: Please see attached

Coverage

Your Dinghy is covered subject to policy exclusions against All Risks of physical loss of or damage caused by any fortuitous accidental cause including:-

- Malicious acts of any person
- Theft
- Land Transit

Whilst

- Afloat on moorings or ashore as specifically agreed

Cruising Warranties

- Inland and Coastal waters of: Great Britain, Northern Ireland and or the Republic of Ireland or in any country in the Continent of Europe (subject to a limit of 30 Days in any one policy period) including land transit.

Third Party Liability

- Insurers will indemnify (protect) you up to the amount stated in your schedule for such claims

Main Policy Exclusions

- Loss of use
- Scratching and bruising during transit
- Liability to third parties whilst being towed
- Wear and tear, depreciation and deterioration from use
- Theft of outboard motor, unless from a locked place of storage, or unless securely locked to the insured vessel by an anti-theft device in addition to its normal method of attachment
- Theft of unsecured gear, fittings or equipment unless stolen with the insured vessel, or unless from a locked place of storage
- Vessels left unattended on a mooring unless otherwise agreed by Insurers
- Damage caused by insects, damp, rodents and marine life
- Theft of trailer unless it is secured using a patented anti theft device
- The cost of replacing and or repairing any part of the vessel found to have a latent defect

General Exceptions

This insurance does not cover loss, damage or liability

- Arising out of the unseaworthiness of the insured vessel
- Whilst the insured property is let out on hire or charter or used for anything other than private means
- Strikers, locked out workmen, or persons taking part in labour disturbances, riots or civil commotions
- Caused by war, civil war, revolution, rebellion, insurrection or any hostile act by or against a belligerent power

Duty of Assured

- To exercise due diligence to properly manage the Vessel or to maintain her in a seaworthy condition
- To see that she is properly fitted with all prudent safety equipment which shall be maintained in good working order
- When unattended she must be properly secured to prevent damage
- Her accommodation and storage compartments are secured and locked

Cancellation Terms

- **This policy may be cancelled by the Assured within 14 days of receipt of the formal Insurance documentation thereafter**
- This insurance may be cancelled by the Insurers at any time subject to 30 days notice to the Assured or by mutual agreement
- Sale or transfer of the insured property will result in immediate cancellation of the policy

Claims Notification

- On the happening of any event which may give rise to a claim on this policy, the Assured must as soon as reasonably possible contact Cover My Boat, Kempton House, Kempton Way, Grantham, Lincs NG31 7LE
Telephone 0800 917 7829
- In the event of any occurrence which may give rise to a claim under this insurance and any theft or malicious damage shall also be reported promptly to the police

Complaints Procedure

- Insurers care about the service provided to Assureds and set themselves high standards. If you are dissatisfied in some way we would like to know. If you have a complaint, please contact the person at your brokers or agent handling your insurance.

Financial Services Compensation Scheme (FSCS)

We are covered by FSCS. You may be entitled to compensation should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on +44 (0)20 7892 7300