



Cover My Boat

Dinghy Third Party Liability 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)

Cover My boat policy wording is designed specifically to provide cover if any Assured Person shall by reason of his interest in or control of the Vessel incur any legal liability to any Third Party.



Limits and Deductibles:	Please see attached
Duration of Contract:	Please see attached
Cruising Warranties:	Please see attached

LIABILITIES TO THIRD PARTY

THIS CLAUSE ONLY TO APPLY WHEN A SUM IS STATED FOR THIS PURPOSE IN THE SCHEDULE TO THE POLICY

Insurers agree to indemnify the Assured for any sum which the Assured shall become legally liable to pay and shall pay, by reason of the interest in the insured Vessel and arising out of accidents occurring during the currency of this insurance, in respect of:-

- A Loss or Damage to any other vessel or property whatsoever.
- B Loss of life or personal injury to any person other than any persons employed in any capacity by the Assured
- C Damage to property not belonging to the Assured arising out of the use of or caused by the Insured Property.

Insurers shall extend cover to any person sailing the insured vessel with the permission of the Assured named in this insurance, (other than a person operating or employed by the operator of, a shipyard, marina, repair yard, slipway, yacht club, sales agency or similar organisation) but excluding indemnity in respect of liability to the Assured. Insurers will pay any costs incurred with their written consent in defending any claim.

Duty of Assured

- To exercise due diligence to properly manage the Vessel or to maintain her in a seaworthy condition.
- To notify Insurers of any change with regard to the information provided by you or your agent for the purpose of obtaining this insurance.
- Do not admit liability for any claim without insurer's written consent.
- To take such measures as may be reasonable for the purpose of averting or minimizing a loss.

Cancellation Terms

- **This policy may be cancelled by the Assured within 14 days of receipt of the formal insurance documentation;** the policy may be cancelled at any time upon 30 days notice by the Insurers or the Assured.
- Cover shall automatically cease on change of ownership or change in control of the body corporate.
- War cover may be cancelled by the Insurer giving 7 days notice upon the outbreak of war or the hostile detonation of any nuclear weapon of war

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, Dysart Road, Grantham, Lincs NG31 7LE
Telephone 0800 917 7829

- **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 agents 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