

# Personal Watercraft Insurance

## Insurance Product Information Document



This insurance is provided by RJP Marine Insurance Services 1-7 Dunstall Street Scunthorpe N. Lincs DN15 6LD 01724 855510. Johnstone Insurance Brokers Ltd Trading as RJP Marine Insurance Services are Authorised and Regulated by the Financial Conduct Authority Financial Services Register number 452604 Registered in England Number 05683941

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 and provide you and your passengers 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 – Loss or damage to your craft and/or trailer

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

- Accidents;
- Fire;
- Malicious Acts;
- Negligence of any person.

✓ Theft or attempted theft.

✓ Transit.

✓ Pollution.

✓ Sighting costs up to the market value of your craft or the insured value whichever is the lesser.

#### Section 2 – Legal Liability

✓ Damage, loss of life or injury arising from the use of your craft.

✓ Death or bodily injury to any person other than you.

✓ Loss or damage to property not belonging to you or any permitted user.

✓ Attempted or actual raising, removal or destruction or wreck of your craft or any negligence or failure to raise, remove or destroy the wreck.

✓ Expenses incurred by you in connection with official inquiries and Coroners inquests.

✓ Legal costs incurred in defending any action or contesting liability in a civil court.

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

✓ Waterskiing and towing of toys liability but see limitations below.



### What is not insured?

#### Section 1 – Loss or damage to your craft and/or trailer

✗ Wear, tear, depreciation, mechanical or electrical breakdown.

✗ Damage caused by vermin.

✗ Loss of or damage to personal effects, consumable stores, fishing gear or laid moorings.

✗ Loss of or damage to engine(s), gearbox(es), electrical machinery, electrical equipment, batteries and connections resulting from:

Negligence of any person;

Latent defect;

Frost unless all reasonable precautions have been taken;

Substances being drawn into the machinery;

The failure of any engine cut out device.

✗ Loss of or damage to your craft and/or any salvage services caused by your craft being swamped, sunk or submerged whilst left afloat unattended.

✗ Loss or damage to your craft caused by beaching under own power.

#### Section 2 – Legal Liability

✗ Death or bodily injury in respect of any person employed in any capacity by you in connection with your craft or similarly employed by any person using your craft with your permission.

✗ 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 in conjunction with their business.

✗ Accidents caused by or to water skiers, knee boarders, or others involved in activities of a similar kind, including the use of 'water toys', engaged in kiting or other airborne sport whilst being towed or preparing to be towed by your craft or until safely back on board your craft.

✗ Accidents occurring while your craft is in transit by mechanically propelled road vehicle, rail, or ship.

✗ Accidents involving the trailer except when intentionally not coupled to a towing vehicle.

✗ Racing, speed trails or speed tests, racing or competitions.

✗ Terrorism, radio activity and contamination, sonic bangs, war risks, riots, strikes and civil commotion.

✗ Liability to any third party caused by your craft being swamped, sunk or submerged whilst left afloat unattended.



## Are there any restrictions on cover?

- ! Theft or attempted theft of your craft, trailer, gear and/or equipment is only covered from a locked building following forcible and violent entry.
- ! The seat /hood of your craft should be stored in a separate locked building, for models where this is not possible the battery cover should be removed instead.
- ! A hitchlock used in isolation when the trailer is not attached to a towing vehicle is not acceptable to cover theft.
- ! There will be no cover for theft when your craft or trailer are at your home and / or the address given as the permanent place of storage and not in a separate locked building.
- ! Where your craft or your trailer are temporarily away from home and /or other the permanent place of storage there will be no cover for theft under where your craft and /or trailer are not in a locked building and secured by a wheel clamp or an anti theft device.
- ! Any users between 12 & 16 years old must hold a RYA Personal Watercraft Qualification, use the craft in accordance with the qualification and be named on the schedule for them to be covered.
- ! Your craft must not be towed expect when in need of assistance and the customary towage in connection with laying up, fitting out or repairs.
- ! Your engine cut out device must be in place and operative at all times when your craft is in use.
- ! A deduction for new for old may be made in the event of a claim for material, parts, gear or equipment.
- ! An excess will apply to most claims.
- ! Endorsements may apply to your policy.
- ! Further restrictions in cover may apply in your policy schedule.
- ! If Your Policy has been extended to include and your craft is capable of towing then cover will extend to include water skiing, knee and wake boarding and similar activities including the use of water toys which are designed to carry no more than two people.



## 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 us on 01724 855510.



## 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 this insurance at any time by contacting your insurance adviser. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.