

# 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 you and any person using your craft with your permission for legal liabilities only for incidents which occur within the cruising limits 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 – Legal Liability

- ✓ 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



### What is not insured?

#### Section 1 – 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', kiting or other airborne sport whilst being towed or preparing to be towed by 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.
- ✗ death of or bodily injury to fare-paying passengers or loss of or damage to their property.
- ✗ damages or penalties arising solely under a contract.
- ✗ fines or other penalties imposed under any statutory code or common law in respect of any offence committed.
- ✗ medical expenses.
- ✗ punitive or exemplary damages.
- ✗ racing, speed trails or speed tests, racing or competitions.
- ✗ terrorism, radio activity and contamination, sonic bangs, war risks, riots, strikes and civil commotion.



## Are there any restrictions on cover?

- ! 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 except when in need of assistance and the customary towage in connection with laying up, fitting out or repairs.
- ! Your craft must be used at all times in accordance with the prevailing by-laws, rules and regulations.
- ! Your engine cut out device must be in place and operative at all times when your craft is in use.
- ! An excess will apply to most claims.

! Further restrictions in cover may apply in your policy schedule



## 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.