

personal watercraft insurance policy – **third party only**

Thank you for choosing the RJP Marine Insurance Services Personal Watercraft Policy. This insurance is underwritten in accordance with the authority granted to Advisory Insurance Brokers Ltd, trading as RJP Marine Insurance Services, under the terms of the Binding Authority contract numbered M21B4910A000 through a master binding arrangement managed by Geo Underwriting Services Limited, trading as Marine & Leisure @ Geo Specialty, granted to it by Tokio Marine HCC. Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies. HCC International Insurance Company plc is authorised by the Prudential Regulation Authority (PRA) and regulated by the UK Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839 with registered office at 1 Aldgate, London EC3N 1RE.

Insurers will provide insurance to You during the Period of Insurance. It is agreed that this Policy, Your Schedule, and any Policy Endorsement forms the legal document which gives evidence of and forms the contract between You and the Insurers until the expiry of the Period of Insurance or unless and until replaced by any subsequent Schedule or Policy Endorsement. This Schedule must be read in conjunction with your Policy booklet.

Coverholder - RJP Marine Insurance Services Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH. 01724 855510. Advisory Insurance Brokers Limited trading as RJP Marine Insurance Services are Authorised and Regulated by the Financial Conduct Authority Financial Services Register number 313250. Registered in England Number 04043759.

Master Coverholder – Marine & Leisure @Geo Specialty, a trading name of Geo Underwriting Services Limited, are the administrators of Your Policy on behalf of Your Insurers. Geo Underwriting Services Limited are authorised & regulated by the Financial Conduct Authority, No: 308400. Registered in England & Wales, No: 4313250. Registered Office: 2 Mincing Lane, London, EC3R 7PD.

Definitions

Certain words shown below have a specific meaning. Wherever they are shown in bold in the text of **your policy** they will have that meaning.

Craft

The vessel identified in **your schedule** comprising the hull, superstructure, machinery, gear and fitted equipment that would normally be sold with the vessel and any trailer(s), noted in **your schedule**.

Cruising Limits

The geographical area specified within which **your insurers** have agreed to insure **you**.

Endorsement

A written record of any alteration **your insurers** agree to make to **your policy** that is shown in **your schedule**.

Engine cut out device

A device specifically designed, marketed and sold to stop the engine(s) automatically if it is detached from **your craft**.

Excess

The amount of each claim **you** have to pay.

Hitchlock

A device specifically designed, marketed and sold to prevent a trailer being unhitched from a towing vehicle, which covers the bolts securing the tow hitch to the trailer chassis.

In commission

When **your craft** is fitted out and ready for immediate use including whilst ashore ready to be launched.

Insured property

The property shown in **your schedule** and defined in **your policy**.

Insurers

Tokio Marine HCC. Tokio Marine HCC is a trading name of HCC International Insurance Company plc, which is a member of the Tokio Marine HCC Group of Companies.

Laid up

When **your craft** is not fitted out and not ready for immediate use including whilst ashore but not ready to be launched.

Period of Insurance

The period which **you** have paid for and which **your insurers** have accepted the **premium** for as stated in **your policy** schedule.

Premium

The amount of money that **you** pay and **your insurers** accept for this insurance.

Policy

Your schedule and / or the Personal Watercraft Insurance Certificate make up **your** contract with **your insurers** (otherwise known as **your policy**). **You** should read them together as if they were one document

RJP Marine Insurance Services

RJP Marine Insurance Services Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH. 01724 855510. Advisory 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 04043759.

Schedule

The document that makes the **policy** personal to **you**. It includes:

- the **period of insurance**;
- details of **your craft**;
- where **your craft** is stored;
- who **your insurers** are;
- any **endorsements** applying;
- the **excess**; and
- the statement of price

Seaworthy - Seaworthiness

Where **your insured** property, including **your craft**, is fit to encounter the ordinary perils of the seas, rivers, lakes and any other navigable waterways and is suitably moored, crewed, equipped, fuelled and provisioned with all equipment in proper working order.

Sum(s) Insured

The values shown in **your schedule** for **your craft** and other **insured property**.

Terrorism

An act or acts of any person or group(s) of persons committed for political, religious, ideological or similar purposes with the intention to influence any government and / or to put the public or any section of the public in fear. Terrorism can include but not be limited to the actual use of force or violence and / or the threat of such use. Furthermore the perpetrators of Terrorism can either be acting alone or on behalf of or in connection with any organisation(s) or government(s).

You, Your, Policyholder

The person whose name is shown in **your schedule** or any other person who is navigating or in charge of **your craft** with **your permission** for whom **your insurers** provide cover.

Guide

Your policy contains the following important information:-

- a certificate in respect of **your craft**.
- guidance on what **you** need to do if **you** are held liable for damage loss of life or injury, and **you** want to make a claim.

Both **you** and **your insurer** have obligations as well as rights including, on **your** part, a responsibility to maintain **your craft** in a proper state of repair and **seaworthiness** and to act reasonably to prevent or minimise any loss or damage.

In deciding to accept this insurance and in setting the terms, **your insurers** have relied on the information **you** have provided. You must take care when answering any questions **your insurers** or **RJP Marine Insurance Services** ask by ensuring that any information provided is accurate and complete.

In particular please make sure you notify the Insurer through RJP Marine Insurance Services if:-

- anything happens to change the use or nature of **your craft** or the place or the way in which **you** store **your craft**;
or
- you do anything which may affect **your craft's** replacement cost – for example, adding new gear and equipment.

Several liability clause

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscriptions of any cosubscribing insurers who for any reason do not satisfy all or part of their obligations.

Your insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your insurers Firm Reference Number(s) and other details can be found on the Financial Services Register at www.fca.org.uk

Scope of Cover

Your insurer agrees to indemnify **you** against **your** legal liability, as detailed in **your policy**, which may occur during the **period of insurance** for **your insurers** have accepted your **premium**. In order to receive full coverage under **your policy**:

Your craft will be used solely by persons aged 16 years or over, who have been instructed in the use of **your craft**, except where a person between the ages of 12 and 16 years, who holds the RYA Personal Watercraft Qualification has

been agreed and named on the **schedule** by **RJP Marine Insurance Services** as a user of **your craft**. In addition such person, after instruction, must only use **your craft** in accordance with the terms, conditions and limitations of that RYA qualification.

Your craft shall not be towed, except when in need of assistance, and should not undertake towage or salvage services under a contract previously arranged. **Your policy** shall not exclude customary towage in connection with laying up, fitting out or repairs or the towage of water skis / water toys unless agreed by **your insurer**.

Your craft shall at all times be used in accordance with the prevailing by-laws, rules and regulations.

You will take all reasonable steps to maintain **your craft** in a proper state of **seaworthiness**. Any **engine cut out device** must be in place and operative at all times when **your craft** is in use.

Cruising Limits

Inland and coastal waters of the United Kingdom, the Channel Islands and the Isle of Man, including up to 30 days use on the continent of Europe , excluding Italian Waters , in each 12 month period of insurance.

Section 1 – Legal Liability

By reason of **your** interest in **your craft** and / or trailer **you** may be held legally liable for damage, loss of life or injury and this section of **your policy** indemnifies you for such payment as set out below.

This section also covers the legal liability of any person (other than a person operating or employed by the operator of a shipyard, repair yard, slipway, yacht club, marina, sales agency or similar organisation), after instruction, using **your craft** with **your** permission.

The limit of indemnity under this section is £3 million for any one accident or series of accidents arising from the same event. In no case shall the total indemnity exceed the amount shown in **your schedule** in respect of one event.

Your insurers will indemnify **you** or any person using **your craft** with **your** permission, after instruction, against losses resulting from **your** or their legal liability for:-

- death or bodily injury to any person other than **you** or other than as specified in exclusions (a) to (j) below;
- loss or damage to property not belonging to **you** or a permitted user;
- attempted or actual raising, removal or destruction of the wreck of **your craft** or any negligence or failure to raise, remove or destroy the wreck;
- expenses incurred by **you** with **your insurers** prior written consent in connection with official inquiries and Coroners' inquests;
- legal costs incurred with **your insurers** written consent in defending any action or contesting liability in a civil court. Similar legal costs in connection with any criminal prosecution may be considered at **your insurer's** discretion.

Exclusions:

Your insurers will not indemnify **you** or any person using **your craft** with **your** permission, after instruction, against losses resulting from your or their legal liability for:

- 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;
- accidents caused by or to water skiers, knee boarders, or others involved in activities of a similar kind, including the use of 'water toys', whilst being towed or preparing to be towed by **your craft** or until safely back on board **your craft**;
- accidents caused by or to any person engaged in kiting or other airborne sport whilst being towed by **your craft** or preparing to be towed 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;
- 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 incurred by **you** or by a person permitted to use **your craft**;
- punitive or exemplary damages howsoever described.

Endorsement: Water ski Clause

Where an additional **premium** has been paid to **your insurers** in respect of **your craft** being capable of towing according to manufacturers recommendation, the exclusion above in respect of the towing of water skiers, knee boarders, or others involved in activities of a similar kind, including the use of 'water toys' is removed only in respect of users who are 16 years of age or over. The liability cover then provided extends to include water skiing, knee & wake boarding and activities of a similar kind including the use of "water toys" which are designed to carry no more than 2 people. It is a condition that water toys are only used strictly in accordance with the manufacturers' instructions and recommendations. The limit of indemnity under this clause for any one accident or series of accidents arising from the same event is £1million unless otherwise stated in **your schedule**.

Excess Clause

You will bear the first £250 of any third party property loss unless otherwise stated. This **excess** will be doubled where the person in charge of or using **your craft** is not named on **your schedule**.

Section 2 – General Exclusions

Your policy does not insure:

1. Racing, Speed Trials or Speed Tests
Your craft and / or trailer if they are used for racing or any competition involving speed.
2. Terrorism
any loss, damage, liability, cost or expenses of whatsoever nature directly or indirectly caused or caused by or happening through or in connection with any act of **terrorism**.
3. Radio Activity and Contamination
any loss of or damage to **your insured property** or additional expense following on from the event for which **You** are claiming or any legal liability directly or indirectly caused by or contributed to or arising from:
 - ionising radiations or contamination by radioactivity from any irradiated fuel or from any nuclear waste from the combustion of nuclear fuel; or
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or of its Nuclearcomponent.
4. Sonic Bangs
loss or damage by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
5. War Risks
any theft, loss, damage or liability caused by or happening through war, invasion, acts of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
6. Riots strikes and civil commotion
any loss, damage or liability caused by or happening through riot or civil commotion outside the United Kingdom, the Isle of Man or the Channel Islands.
7. Punitive or Exemplary Damages
any punitive or exemplary damages and criminal prosecution or defence costs.

8. Non- Standard use of your craft
unless it is noted in **your schedule** or amended by **endorsement you** are not insured if **you use your boat**:
- for hire or charter;
 - for anything except **Your** own private pleasure;
 - outside the **cruising limits** shown in your **schedule** (however **you** may travel outside of Your **cruising limits** if you are forced to by the weather, any form of danger or an order of Government or legal authority);
 - for In Commission use during **the laid up** period shown in **your schedule**.
9. Cyber Attack
- 9.1 Subject only to clause 9.2 below, in no case shall this insurance cover loss, damage, liability or expense directly or indirectly caused by or contributed to, by, or arising from the use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus or process or any other electronic system.
- 9.2 Where **your policy** covers risks of war, civil war, revolution, rebellion, insurrection, or civil strife arising there from, or any hostile act by or against a belligerent power, or terrorism or any person acting from a political motive, as stated in the **policy schedule**, clause 10.1 shall not operate to exclude losses (which would otherwise be covered) arising from the use of any computer, computer system or computer software programme or any other electronic system in the launch and / or guidance system and / or firing mechanism of any weapon or missile.
10. Sanction Limitation and Exclusion
Your insurers shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under **your policy** to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose them to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
11. Coronavirus Exclusion
Your policy does not cover any claim in any way caused by or resulting from:
- Coronavirus disease (COVID-19);
 - Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
 - any mutation or variation of SARS-CoV-2;
 - any fear or threat of any or all of the above.

Section 3 – Claims and Accidents (General Conditions and Procedures)

Notification

In the event of any occurrence which may give rise to a claim under **your policy** notice must be given to **your insurers** as soon as possible through **RJP Marine Insurance Services**.

Full details of the occurrence must be given in writing as soon as possible thereafter with names and addresses of witnesses and any third parties and **you** must give **your insurers** whatever assistance and information they may require.

You must send to **your insurers** via **RJP Marine Insurance Services**, Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH 01724 855510 as soon as possible, all claims letters, summonses, writs or documents which you receive from third parties and give **your insurers** whatever assistance and information they may require.

Admission to Third Parties

No liability of any sort may be admitted, nor may any offer or promise of payment be made or legal expenses incurred by **you** without **your insurers'** written consent. **Your insurers** shall be entitled if they so wish to take over and conduct in **your** name any action in respect of claims for indemnity or damages or otherwise involving any third party.

Other Insurances

In the event of any claim arising under **your policy** which is also recoverable under any other insurance **your insurers** will not be liable for more than their rateable proportion of such loss.

Section 4 – General Policy Conditions

You must comply with the following conditions to have the full protection of your policy. If you do not comply with **them, we may cancel your policy or refuse to handle your claim or reduce the amount of any claim payment.**

Your duty of care

Information **your insurers** and **RJP Marine Insurance Services** need to know.

You must take reasonable care to provide complete and accurate answers to the questions **your insurers** and **RJP Marine Insurance Services** ask when you take out, make changes to or renew **your policy**. **Your policy** may not be valid or may not cover **you** fully if the information provided by **you** is not complete and accurate or if **you** do not tell **your insurers** and **RJP Marine Insurance Services** about any changes.

You must let **your insurers** and **RJP Marine Insurance Services** know if there are any changes to the information set out in your schedule.

You must also tell **your insurers** and **RJP Marine Insurance Services** within seven days of the change taking place about the following:

- Any additional people to be insured or any insured person to be taken off **your policy**;
- Any criminal convictions for any of the people insured or to be insured;
- Any change in **your craft's** mooring or storage location;
- Any change to **your craft's** original specification;
- Any modifications to **your craft**;
- Any change affecting ownership of **your craft**;
- Any change in the way that **your craft** is used (to include any change from private and pleasure use to charter use).

This is not an exhaustive list so if **you** are in any doubt please ask.

When **your insurers** and/or **RJP Marine Insurance Services** are notified of a change they will tell **you** how this affects **your policy** for example whether they are able to accept the change and if so whether the change will result in revised terms and / or **premium** being applied to **your policy**. If **your insurers** and/or **RJP Marine Insurance Services** are unable to accept the change they will follow the cancellation procedure set out in Cancellation below. **You** should keep a written record including copies of letters of any information **you** provide.

If **you** do not take reasonable care at inception and during the **period of insurance** to provide accurate information, including written records and / or copies of any letters, reports and / or valuations, **your insurers** may:

- cancel **your policy** and refuse to pay any claim; or
- pay only part of **your** claim; or
- charge **you** a revised premium; or
- change the **policy excess**; or
- change the extent of the cover provided by **your policy**.

Fraudulent claims

You must not act in a fraudulent manner. If **You** or anyone acting for **you**:

- make a claim under **your policy** knowing the claim to be false or fraudulently exaggerated in any respect; or
- make a statement in support of a claim knowing the statement to be false in any respect; or
- submit a document in support of a claim knowing the document to be forged or false in any respect.

Then:

- **Your insurers** shall not pay the claim;
- **Your insurers** may declare the policy void and retain the premium;
- **Your insurers** may inform the police.

Cancellation

You may cancel **your policy** within 14 days from the date **you** bought it or the date **you** received **your policy** documents (whichever is the later) by contacting **RJP Marine Insurance Services**, Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH. 01724 855510. **You** will receive a full refund of any **premium you** have paid provided **you** have not made and are not intending to make a claim and no incident likely to give rise to a claim has occurred.

After 14 days **you** may cancel this **policy** at any time by providing prior notice to **RJP Marine Insurance Services**. The **premium** is payable in full and no refund shall be allowed should **you** cancel **your policy** during the **period of insurance**.

Your insurers reserve the right to cancel **your policy** where there is a valid reason for doing so, by providing 14 days' notice by registered post to **your** last known address. The reason for cancellation will be set out in the letter to **you**. Valid reasons may include but are not limited to:

- where **you** sell **your craft** or transfer it to new ownership. **Your insurers** will not recognise any interest or transfer of interest or assignment of **your policy**;
- where there is a failure by **you** to take care of **your craft** and / or trailer and keep it in a **seaworthy** condition;
- where **you** have deliberately or recklessly misrepresented any information **you** have supplied or withheld any information which **your insurers** and /or **RJP Marine Insurance Services** or have asked for;
- where **your insurers** reasonably suspect or have evidence of criminal or fraudulent activity.

Your insurers will only charge **you** on a pro rata basis for the time they have been on cover subject to a minimum premium/charge of £30 (including insurance premium tax) unless **you** have made a claim or **your insurers** have cancelled for reasons set out in c. and d. in which case **you** will receive no refund.

Payment of Premiums

If **your policy** is issued or renewed subject to the **premium** being paid by instalments **your insurers'** liability will cease in the event of non-payment of any instalments by the date due. If this happens, **RJP Marine Insurance Services** will contact you to request payment within 14 days. If they do not receive **your** payment within this period, **you** will be contacted again to inform **you** that **your policy** will be cancelled and any **premium** still to be paid will become due for payment immediately.

Law Applicable to Contract

The parties are free to choose the law applicable to this contract of insurance. Unless specifically agreed to the contrary this contract of insurance shall be governed by the laws of England and subject to the exclusive jurisdiction of the courts of England and Wales.

Data Protection Notice

This Data Protection Notice explains what personal information is collected and how this is used. In accepting this insurance it will be understood that You have read and accepted the terms of this Data Protection Notice.

All phone calls relating to applications and claims may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

RJP Marine Insurance Services will process **Your** details in accordance with the Data Protection Act 2018 and/or other applicable legislation in force.

You are entitled to know what personal data is held on **You** and to make what is referred to as a “Data Subject Access Request” (‘DSAR’). **You** are also entitled to request that **Your** personal data be corrected in order that **RJP Marine Insurance Services** hold accurate records. In certain circumstances, **You** have other personal data protection rights such as that of requesting deletion, objecting to processing, restricting processing and in some cases requesting portability. Further information on **Your** rights is included in our Privacy Policy.

If **You** wish to make a Data Subject Access Request” (‘DSAR’) to access, correct, update or request deletion of **Your** personal information, **RJP Marine Insurance Services** will ask **You** to provide us with a copy of any two of the following documents: Driver’s licence, Passport, Birth certificate, Bank statement (from the last 3 months) or Utility bill (from the last 3 months). **RJP Marine Insurance Services** will respond to all requests from individuals wishing to exercise their personal data protection rights in accordance with applicable personal data protection laws. If **You** would like to exercise **Your** personal data protection rights or have any questions, please contact:

RJP Marine Insurance Services

Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH.

E-Mail: enquiries@johnstoneinsurance.co.uk

For more information on the Data Protection Act **You** may also write to the Office of the Information Commissioner at:

Wycliffe House
Water Lane
Wilmslow
Cheshire SK9 5AF
Tel: 0303 123 1113 or 01625 54 57 45
E- Mail: icocasework@ico.org.uk

Your Personal Data

It is necessary to collect **Your** personal data so that **Your Insurers** can assess/administrate the terms of **Your Policy**, claims or losses.

Personal data includes:

- Contact Data
- Profile Data - personal data used in automated processing to evaluate certain things about an individual. Profiling can be part of an automated decision-making process.
- Special Category Personal Data - Data consisting of racial or ethnic origin, political opinions, religious or philosophical beliefs, or trade union membership, genetic data, biometric data, data concerning health or data.
- Correspondence Data

Please be aware that only where relevant **RJP Marine Insurance Services** use and may share **Your** details with approved partner service providers/professional advisers including those that operate, process or share personal data outside of the European Economic Area and the UK and suitable safeguards are in place to ensure personal data is secure for purposes including but not limited to:

- Underwriting
- Fraud Prevention
- Claims Management
- Complaints Handling
- Electronic Licensing
- Continuous Insurance Enforcement
- Law enforcement (prevention, detection, apprehension and/or prosecution of offenders)
- The provision of government services aimed at reducing the level of uninsured driving

Any organisations or bodies **RJP Marine Insurance Services** share **Your** personal data with will only use **Your** personal

data for the purposes set out in our Privacy Policy which can be viewed on our website at <https://rjpmarine.co.uk/information/fair-processing-notice>. A paper version is also available upon request.

Before sharing Your personal data with any third party, **RJP Marine Insurance Services** will ensure that the third party has the appropriate technical and organisation measures in place to protect Your personal data.

Please see the Privacy Policy for details of **Your** rights not covered more specifically in this notice.

Our Service Commitment to You

If **you** have any questions or concerns about **your policy** or the handling of a claim **you** should, in the first instance, contact:

RJP Marine Insurance Services

Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH.

Email: enquiries@rjpmarine.co.uk

For Underwriting Tel: 01724 855510

For Claims Tel: 01724 855510

Customer Service and Complaints

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **RJP Marine Insurance Services** are committed to providing **You** with the highest standard of service.

If **You** do wish to make a complaint about the services provided to **You** please refer to the below.

<p>If Your complaint refers to the handling of a claim You have submitted under Your Policy please contact:</p>	<p>Marine Craft Claims Suite 26 Alum House Discovery Court 551-553 Wallisdown Road Poole, Dorset, BH12 5AG Tel: +44 808 196 2407 Intl: +44 1202 612232 Email: marinecraftclaims@macmarineclaims.com</p>
<p>For all other complaints, including about the way this Policy was sold to You please contact:</p>	<p>RJP Marine Insurance Services Suite 1-6, Bellwood Suite, Park Square, Laneham Street, Scunthorpe, DN15 6JH. Tel: 01724 855510 Email: enquiries@rjpmarine.co.uk</p>

If **RJP Marine Insurance Services** cannot resolve **Your** complaint immediately **RJP Marine Insurance Services** will write to **You** within three days. **RJP Marine Insurance Services** will let **You** know the name and contact details of the person or team dealing with **Your** complaint. We will try to resolve the problem and give You an answer within four weeks. If it will take longer than four weeks **RJP Marine Insurance Services** will tell **You** when **You** can expect a response.

If **RJP Marine Insurance Services** have not resolved the situation within eight weeks or **You** remain dissatisfied after **RJP Marine Insurance Services** have investigated **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

The Financial Ombudsman Service

The FOS is an independent service in the UK which offers a free, independent complaint resolution service between

consumers and businesses providing financial services. Details of who is eligible to refer a complaint to the FOS can be found on their website using the details below.

If **You** have the right to refer **Your** complaint to the Financial Ombudsman, **You** must do so within six months of the date of the final response letter. If **You** do not refer **Your** complaint in time, the Ombudsman will not have our permission to consider **Your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The contact details for the FOS are:

The Financial Ombudsman Service Exchange Tower London E14 9SR	Website: www.financial-ombudsman.org.uk Telephone: 0800 0234567 or 0300 1239123 Email: complaint.info@financial-ombudsman.org.uk
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Using our complaints procedure or contacting the FOS does not affect **Your** legal rights.