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The information provided in this Insurance Product Information Document is a summary of key information about your policy that you should read. The summary does NOT contain the full terms, conditions, excesses and exclusions. These are detailed in the policy wording, a copy of which is available on request.








What is this type of insurance?



This is a boat insurance policy providing cover options whilst ashore or afloat, being lifted, hauled out or launched and in transit by road, rail, air or car ferry. Your Legal Liability arising from your interest in your boat is provided as standard.


What is insured?		Covered limit
Section 1 – Your Vessel		
✓	Whilst ashore or afloat, being lifted, hauled out or launched, in transit by road, rail, air or car ferry	Sum insured as stated in the certificate of insurance
✓	for losses arising from: <ul style="list-style-type: none"> all risks of accidental damage; theft, fire and/or explosion; acts of piracy; acts of vandalism; deliberate damage (not caused by you); latent defect; electrolysis caused by a sudden and identifiable cause. 	
✓	for accidental loss or damage as a consequence of: <ul style="list-style-type: none"> a failure or breakdown of machinery; gradual deterioration; main engine and gearbox component failure. 	
✓	You are also covered for salvage charges.	
Section 2 – Your Liability to Others		
✓	Cover is provided for any sums you are legally liable to pay arising out of your interest in the vessel, resulting from: <ul style="list-style-type: none"> damage to any other vessel or property; death or injury; pollution; other financial losses. 	Up to the amount stated in the certificate of insurance
✓	Legal costs to defend a claim.	
✓	Fees / expenses to attend official enquiries.	
Section 3 – Personal Belongings		
✓	Cover is provided whilst on board the vessel, in storage or in a vehicle or in transit between the place of storage and the vessel for: <ul style="list-style-type: none"> all risks of accidental loss or damage; theft, fire and/or explosion; acts of piracy or vandalism. 	2% of the sum insured of the vessel up to a maximum of £2,000 or as shown in the certificate of insurance
Section 4 – Emergency Medical Expenses		
✓	The cost of emergency medical expenses, incurred by you, your family and guests in respect of injuries suffered as a result of an accident whilst on board or getting on off the vessel with your permission.	£5,000 per person
Section 5 – Personal Accident		
✓	Cover for you or anyone on board the vessel with your permission who has an accident whilst on board or whilst getting on or off the vessel, which results in: <ul style="list-style-type: none"> death; physical severance or permanent loss of use of the entire arm, hand, leg and/or foot; permanent loss of sight of one or both eyes; a permanent total disability which has lasted at least 52 weeks.	£20,000 per person


What is not insured?	
Section 10 – General Exclusions	
✗	You are not covered for any claim arising: <ul style="list-style-type: none"> while the vessel is outside the cruising range shown in the certificate of insurance unless required to safeguard the vessel, you or your guests; when the vessel is being used for charter, hire or commercial letting unless agreed by us; from any act or omission of the person in charge of the vessel if they were impaired following the consumption of alcohol or drugs; from terrorism; from lawful arrest, restraint or detainment of the vessel; from war, civil war, conflict, commotion and riot; from ionising radiation from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel; from any chemical, biological, bio-chemical, or electromagnetic weapon.
	You are also not covered for: <ul style="list-style-type: none"> loss of use of the vessel, loss of profits or loss of value; the cost of travel expenses and temporary accommodation; indirect losses unless specifically covered elsewhere in the policy; punitive or exemplary charges or any costs resulting from any criminal proceedings; loss or damage to your moorings, unless agreed by us; racing, if the vessel is not a sailing vessel; any applicable excesses stated on the certificate of insurance other than as shown in Section 11 of the wording.
Section 1 – Your Vessel	
✗	No cover is provided in respect of loss or damage as a result of: <ul style="list-style-type: none"> any reduction in the value of the vessel as a consequence of damage and/or repair or previously unrepaired damage to the vessel; the cost of making good any defect arising from any repair, alteration or maintenance work carried out on the vessel; the cost of making good any fault or error in design or construction; gradual deterioration (unless certain conditions are met); incursion of water into the vessel unless sudden and unforeseen; gradual accumulation of rainwater or snow in or on the vessel unless resulting from sudden, rare and extreme weather conditions; frost and/or freezing (unless certain conditions are met); theft of gear and equipment unless removed by force.
Section 2 – Your Vessel	
✗	No cover is provided in respect of liabilities: <ul style="list-style-type: none"> of anyone managing or working on the vessel who is employed by a ship yard, yacht club or similar organisation; whilst the vessel is attached to carried on or towed by a motor vehicle; for accidents or illness to any person engaged by you in connection with the vessel under a contract of employment; whilst the vessel is being used for water-skiing and similar activities unless we have agreed it and certain conditions are met


 What is insured?	Covered Limit
Section 6 – Racing (Optional Cover)	
Whilst the vessel is racing, and it is shown in the certificate of insurance under “Type of Racing”, cover is provided for: <ul style="list-style-type: none"> loss or damage to mast, spars, sails and rigging; loss of race entry fees if the vessel is unable to take part in an event which you have entered as a result of any loss to the vessel covered under Section 1 of the policy. 	Cost of repair or replacement £1,000
Section 7 Excess Waiver (optional cover)	
The excess will not apply if you make a claim under this policy	
Section 8 – Additional Benefits	
Marina Benefits You will not lose your No Claims Bonus or pay an excess if a claim occurs in a marina either ashore or afloat. Small Craft Hire benefit For vessels up to 23 feet we will pay £50 per day for the hire of a similar vessel while on holiday if your vessel suffers loss or damage and cannot be used. Accommodation/Travel expenses Accommodation and repatriation costs following an event covered by this policy. Bicycles and Mopeds Theft cover following forcible or violent entry including total loss of the vessel. Bottom Inspection following a Grounding. We will pay the costs for the inspection of the vessels bottom following grounding even if no damage is found.	Up to £750
Interpretations	
Where £ Sterling is noted this will be calculated as the £ Sterling equivalent in the currency shown on your certificate of Insurance.	


 What is not insured?	
Section 3 – Personal Belongings	
	No cover is provided: <ul style="list-style-type: none"> for jewellery, cash, debit/credit cards, eyewear, mobile personal electronic devices and other forms of computer equipment unless agreed by us; for theft unless taken from a locked vessel by force; for any single item in excess of £1,000 unless agreed by us.
	Section 4 – Emergency Medical Expenses
	No cover is provided in respect of anyone employed or paid to be on the vessel.
Section 5 – Personal Accident	
	No cover is provided in respect of anyone employed or paid to be on the vessel and anyone making a claim against you that is covered under Section 2 of the policy.
Section 6 – Racing	
	No cover is provided if the vessel is not a sailing vessel and for and the additional excess stated in Section 11
Section 8 – Additional Benefits	
	Small Craft Hire cover is limited to a maximum of 7 days Accommodation/ Travel expenses only applies if the vessel is deemed uninhabitable whilst outside your country of domicile and the vessel is outside her usual mooring location. Bicycle's and Mopeds are subject to prior details being approved by us. Bottom inspection following a grounding is subject to our prior agreement
Are there any restrictions on cover?	
	<ul style="list-style-type: none"> Certain conditions apply in respect of the security of the outboard motor and the need to tell us its serial number in the event of a claim. Also limits and deductions apply to certain items (including outboard motors) over 5 years old at the time of a claim. Unless we have agreed it cover for sinking or swamping whilst the vessel is unattended is excluded if the vessel is less than 17 feet in length and the maximum designed speed is in excess of 17 knots. Where the maximum designed speed of the vessel is over 17 knots there are specific fire extinguisher requirements to provide fire and explosion cover.

 Where am I covered?
 You are covered while the vessel is within the cruising range shown in the certificate of insurance.

 What are my obligations?
If you allow someone else to be in charge of the vessel, you must ensure they have the experience to do so. The vessel must not be navigated single-handed by anyone for a period in excess of 24 consecutive hours. You must maintain the vessel for the use intended and not use or allow the vessel to be used for any unlawful purpose. You must not make any commitment or authorise any repairs or replacement on our behalf without our prior agreement. The vessel and the manner in which it is used or operated must comply with all statutory, local regulations or licencing conditions. In the event of a claim you must notify Topsail Insurance Ltd as soon as possible. In the event of theft or malicious damage obtain a crime reference number from the police. You must assist us and anyone else we appoint, such as surveyors and solicitors and not authorise any repairs or replacements for which a claim is made without our prior approval.

 When and how do I pay?
For full details of when and how to pay you should contact Topsail Insurance Ltd.

 When does the cover start and end?
This insurance is issued for a twelve month period or as shown on your certificate of insurance.

 How do I cancel the contract?
You can cancel this insurance at any time by writing to Topsail Insurance. During the 14 day cooling off period, we will provide a full refund of the premium paid unless you have made a claim on this insurance. After the 14 day cooling off period, you will be entitled to a refund of any premium paid, less the proportionate amount for the time you were on cover. The minimum we will charge will be £50 plus insurance premium tax.