

Conditions of Quote

YACHT & MOTORBOAT

You :

- have a minimum of 2 years' experience in command of a boat of a similar size and type to the boat you wish to insure
- have made no more than 2 claims, not exceeding a total value of £5,000, in the last five years
- or any persons having an interest in the boat have never been convicted of arson, or of any offence involving dishonesty of any kind such as smuggling, fraud, robbery, theft or handling stolen goods
- have had no other insurer at any time refuse to insure you, impose special terms or requested extra precautions
- confirm that you are a resident of the EU

Your boat :

- is not being used for racing or time trials, with the exception of local club racing (local club racing will only be covered if this is selected on the quote screen)
- is used for private and pleasure use only
- is diesel or petrol powered
- is marina based or kept on a recognised sheltered mooring, that is professionally laid and maintained
- is constructed of GRP, aluminium, steel or wood (Not Diagonal construction)
- is inboard Diesel or outboard Petrol engined
- has a standard propeller
- is no more than 20 years old and if more than 20 years old, holds a full out of water survey report by a qualified marine surveyor, no more than 5 years old, with all surveyor recommendations complied with (nb. a copy of this along with proof of all recommendations having been complied with may be requested in the event of a claim)
- has standing rigging aged no more than 15 years of age

THE FOLLOWING CONDITIONS AND ENDORSEMENTS WILL BE SHOWN ON YOUR POLICY

CONDITIONS :

- Topsail Insurance Yacht and Motorboat Policy Wording Version 1b dated July 2017
- Subject to a minimum of 2 experienced crew being onboard.
Where a passage is in excess of 24 consecutive hours it is additionally required that a self-steering gear is fitted and fully operational at commencement of the passage.
For single handed sailing see Section 8 of the Policy Wording: Additional Benefits, Single-Handed Sailing.

Facts Omitted or Misrepresented

The Policy or any subsequent renewal may be deemed invalid if the insured or anyone acting on the insured's behalf has obtained cover through omission or inaccuracy of any response provided in this Form. In the event that Insurers void the Policy a refund of premium may not be made.

If your boat falls outside of these conditions we are unable to quote online so please complete our online enquiry form [here](#), contact us on 01273 573727 or email us at enquiries@topsailinsurance.com