



This insurance is underwritten by Navigators and General, a trading name of Zurich Insurance Plc.


This document is a summary of what this type of insurance does and doesn't cover. Complete individual pre-contractual and contractual information is provided in your policy documentation.



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; deliberate damage (not caused by you); latent defect; electrolysis caused by a sudden and identifiable cause. 	
✓	for accidental loss or damage due to: <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 for any sums you are legally liable to pay, resulting from: <ul style="list-style-type: none"> damage to another vessel or property; death or injury; pollution and 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 whilst on board the vessel, in storage or in a vehicle or in transit 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 vessel sum insured up to £2,000 or as shown in the certificate of insurance
Section 4 – Emergency Medical Expenses		
✓	Emergency medical expenses, for you, your family and guests following an accident whilst on board / getting on or off the vessel.	Up to £5,000 per person
Section 5 – Personal Accident		
✓	Cover for you, your family and guests following an accident whilst on board / getting on or off the vessel which results in death, loss of limb and / or foot, loss of sight or permanent total disability.	£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 agreed cruising range unless to safeguard the vessel, you or your guests; when the vessel is used for charter, hire or commercial letting unless agreed by us; due to the person in charge of the vessel being impaired by alcohol or drugs; from terrorism, war, civil war, conflict, commotion and riot; from lawful arrest, restraint or detainment of the vessel.
	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; punitive or exemplary charges or costs resulting from 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 and in the policy.
Section 1 – Your Vessel	
✗	No cover is provided as a result of: <ul style="list-style-type: none"> reduction in the value of the vessel due to damage and/or repair; any defect from repair, alteration or maintenance work carried out on the vessel; any fault or error in design or construction; gradual deterioration, frost and / or freezing (unless certain conditions are met); water getting into the vessel unless sudden and unforeseen; gradual accumulation of rainwater or snow unless from sudden, rare and extreme weather; theft of gear and equipment unless removed by force; sails split by the wind or blown away.
	Section 2 – Your Liability to Others
✗	No cover is provided in respect of liabilities: <ul style="list-style-type: none"> of anyone 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 used for water-skiing and similar activities unless we have agreed. any liability of You or anybody on board being engaged in any underwater sport or activity from the time of leaving the Vessel until safely back on board


	What is insured?	Covered Limit
Section 6 – Racing (Optional Cover)		
	If shown in the certificate of insurance, 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 entered event as a result of a loss under Section 1 of the policy. 	Up to the amount stated in the certificate of insurance. Loss of race entry fees £1,000
Section 7 Excess Waiver (optional cover)		
	No excess applied if you make a claim.	
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. Small Craft Hire benefit If your vessel (up to 23 feet) suffers loss or damage while on holiday and cannot be used, for hire of a similar vessel. Accommodation/Travel expenses Accommodation and repatriation costs following a claim where your vessel is uninhabitable.. 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. Single Handed Sailing For period not exceeding 24 hours	Up to £50 per day for 7 days 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. any loss or damage to fishing equipment, water skis, water toys, diving or sports equipment whilst in use.
Section 8 – Additional Benefits	
✗	Accommodation/ Travel expenses only applies if the vessel is outside her usual mooring location and whilst outside your country of domicile. 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"> Conditions apply in respect of the security of the outboard motor and serial number is required in the event of a claim. Limits and deductions apply to certain items (including outboard motors) over 5 years old at the time of a claim. Unless agreed by us, cover for sinking or swamping whilst the vessel is unattended is excluded if the vessel is less than 17 feet 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?
	You must make sure users in charge of the vessel have appropriate experience. The vessel must not be navigated single-handed for a period over 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. The vessel 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. 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. You must take reasonable care to provide complete and accurate answers to questions we or the insurer ask. You must tell us immediately if any of the details you have told us change

	When and how do I pay?
	You can choose to pay in full before commencement of cover, or agree to pay using the monthly facility. You can choose to pay by credit card, debit card or monthly Direct Debit.

	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 contacting us. During the 14 day cooling off period, we will provide a full refund of the premium paid, unless you have made a claim. After the 14 day, we will refund the 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. There will be no refund if you have made a claim.