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Noble Marine Narrowboat Policy - Summary of Cover

This is a summary of the Noble Marine Narrowboat Policy provided by Noble Marine (Insurance Brokers) Ltd. This document also contains important information about your policy and contact details for claims, complaints and compensation. We recommend that you read this document along with your insurance wording.

Statement of Demands and Needs

This product meets the demands and needs of a boat owner on the inland waterways.

Insurance Undertaking

This insurance is underwritten by Syndicate 2001 at Lloyd's, which is wholly owned and managed by Amlin Underwriting Ltd whose registered address is St Helen's, 1 Undershaft, London EC3A 8ND. Amlin Underwriting Limited is authorised and regulated by the UK Financial Services Authority and its registration number is 204918. It is also registered with the Society of Lloyd's and its number is 01901D.

Type of Cover: Narrowboat Insurance

This policy summary does not contain the full terms and conditions of your marine policy, which can be found in the insurance wording.

This is an annual, "All Risks" insurance wording for boats used for private pleasure use on inland non-tidal waters of the United Kingdom.

The main characteristics and benefits are:

- Cover for all risks of accidental, physical loss or damage to your vessel and the property described in your Certificate of Insurance (Clause 1(a))
- "Agreed Value" insurance (Certificate of Insurance)
- Salvage and removal of wreck charges (Clause 1(c))
- Third party liability for you and any person navigating or in charge of your vessel with your permission (Clause 8)
- Personal accident cover for personal injuries or death for you and people on board your insured vessel (Personal Accident Wording)
- No claims discount equal to 5% for each year claim free, up to a maximum of 25%, representing 5 or more years claim free (Clause 12)

The significant and unusual exclusions are in Clause 5 (although not all):

- Loss, damage, liability or expense intentionally caused by or consented to by you or arising from unseaworthiness resulting by you (5a)
- Repair cost for any defect from prior repair, alteration or maintenance work (5b)
- Design or construction fault (5c)
- Loss and damage caused by wear and tear and lack of reasonable maintenance (5d)
- Loss and damage caused by insect, vermin, damp and marine life (5d)
- Theft of insured gear and equipment *unless* it follows violent forcible entry into your vessel or place of storage (5e(i))
- Theft of insured personal effects *unless* it follows violent forcible entry into vessel or vehicle while in transit (5e(ii))
- Theft of your outboard motor *unless* it is secured to your vessel by an appropriate anti-theft device in addition to its normal method of attachment or violent forcible entry into the vessel or place of storage (5e(iii))
- Theft or loss of boats, such as dinghies or tenders, not permanently marked with the name of the parent vessel (5e(iv))
- Loss or damage to engines and machinery in certain circumstances as listed under (5i)

Significant and unusual limitations are in Clause 9:

- Unless the loss or damage occurred in your home marina, or there is a total or constructive total loss, an excess will apply to each claim for damage to or loss of your boat (Clauses 7 & 9(a))
- There are deductions for:
 - Protective covers and sails (9b)
 - Outboard motor claims (9c)
- Rights to repair or replace damaged insured property rather than a payment in money (9d)

Cancellation of the policy and return of premium.

The policy can be cancelled at any time – written confirmation must be sent to us.

Return premiums will only be given upon termination or cancellation of the policy. The amount of any refund will depend on how long the policy has been in force. If there has been a claim in the current period of insurance no return premium will be given. (Clause 4)

To cancel your insurance you must write to Noble Marine (Insurance Brokers) Ltd at the address shown below, enclosing the original certificate of insurance when giving your written notice.

Premiums

All premiums received by Noble Marine (Insurance Brokers) Ltd are held by us as agent of the insurer.

Notification of Claims

Please note claims at Noble Marine (Insurance Brokers) Ltd. are handled on behalf of the insurer.

Claims

You must report any claims to Noble Marine (Underwriting Agencies) Ltd as soon as is reasonably possible.

Claims can be reported; via the Internet – www.noblemarine.co.uk , by email claims@noblemarine.co.uk by telephone 01636 675888, by fax 01636 707632 or in writing to Noble Marine, Clinton House, Lombard Street, Newark, Notts NG24 1XB.

Complaints

We hope you will be very happy with the service we give to you. If, for any reason, you are not satisfied with our service please contact us. Please refer to your policy wording for full details of our complaints procedure.

We are members of the Financial Ombudsman Service (FOS). If you have complained to us and we have not been able to resolve your complaint, you may be able to refer it to this independent body.

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