

## **Noble Marine Personal Watercraft Policy Summary**

### **Summary of cover**

This is a summary of the Personal Watercraft Insurance Policy provided by Noble Marine (Insurance Brokers) Ltd. It does not contain the full policy terms and conditions. These can be found in the full Policy wording. It is important that you read the Policy wording carefully and understand the cover being offered.

### **Name of the insurance undertaking**

This insurance is underwritten by the Watkins Syndicate at Lloyd's, whose address is St Helens, 1 Undershaft, London EC3A 8EE

### **Type of insurance and cover**

Your Personal Watercraft policy is a multi-section insurance policy. It protects your Personal Watercraft / Jet Ski and your liability to other people, including passengers on the insured craft. The insurance protection applies while your Personal Watercraft is either in commission or when laid up, provided that it is within the cruising limits you have chosen.

### **The Personal Watercraft – see Section 2 of your Policy for details**

#### **Significant features and benefits**

Your vessel is covered for:

- fortuitous accidents or casualties of the seas, rivers or lakes or other navigable waters;
- fire;
- malicious acts other than theft or attempted theft;
- theft providing that you have notified us of the serial number of the personal watercraft and the personal watercraft is either attended or in a locked place of storage or on its Trailer, which is secured with a ball hitch lock or secured with a wheelclamp;
- Cover for physical loss or damage whilst in transit.

#### **Significant or unusual exclusions or limitations**

You are not insured for:

- theft by trick or deception against you;
- Wear, tear or depreciation;
- insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs;
- corrosion, rot, rust, mildew, dampness, weathering, electrolysis, osmosis;
- civil, criminal or administrative proceedings;
- action by customs officers or executive action of a government or a government department unless arising out of an event which is covered by this Policy;
- war, civil disturbance or terrorism;
- mechanical or electrical breakdown;
- by beaching or by any substance being drawn into the propelling machinery;
- scratching, bruising or denting during transit.

### **Liabilities to Third Parties and Passengers – see Section 3 of your Policy for details**

#### **Significant features and benefits**

- We will cover your legal liability following an insured incident in respect of damaged property, loss of life, personal injury or illness.
- Other people using the Personal Watercraft with your permission.

Your policy excess does not apply to claims under this section.

The maximum amount we will pay is shown in your policy schedule, plus legal fees.

### **Significant or unusual exclusions or limitations**

You are not insured for liability arising from

- Or to anyone you employ.
- Or to an employee of anyone using your craft.
- An accident while your boat is in transit by road or while your trailer is attached to a road vehicle (your motor insurers should insure this).
- An accident while your boat is in transit by rail, air, ferry or sea.
- Any person, who operates, owns or is employed by the owner or operator of a shipyard, marina, repair yard, slipway, yacht club, sales agency or similar organisation.

### **Warranties – which apply to the whole policy.**

**Please see Section 4 of the Policy for full details.**

A warranty is a promise by you that some particular thing shall or shall not be done or that some condition shall be fulfilled or that a particular state of affairs does or does not exist.

A warranty must be strictly complied with and if it is not insurance cover ceases as from the date of the breach of warranty.

- You promise the personal watercraft will only be used for private pleasure purposes and will not be let out for hire or reward or used for commercial purposes. Section 4 B.1
- You warrant that when the personal watercraft is in use on water, only experienced riders and helmsman will be allowed to drive and/or helm the personal watercraft and that they will be 16 years of age or over; or that any riders under the age of 16 but over the age of 14 will be accompanied by an adult over 25 years of age who has at least one years experience of riding and/or helming such a craft and/or has the RYA training certificate for attendance and passed satisfactorily the examination for personal watercraft. Section 4 B.2
- You warrant that the personal watercraft will not at any time be left unattended afloat. Section 4 B.3
- You warrant that all persons using the personal watercraft with your authority shall comply with all local byelaws and regulations relating to the use of personal watercraft and will comply to all navigational requirements and will not enter any excluded area. Section 4 B.5
- You warrant that the personal watercraft will not participate in any racing or speed tests or competitions of any type or any trials in connection therewith and will not undertake stunt riding or white water navigation. Section 4 B.5
- You warrant the number of persons on board and being carried by the personal watercraft shall not exceed the manufacturers design and specification. Section 4 B.6
- You warrant that the personal watercraft will not tow any person or thing unless we have agreed in writing to the contrary. Section 4 B.7
- You warrant that when the personal watercraft is not in use on the water it will be either attended or in a locked place of storage or on its Trailer, which is secured with a ball hitch lock to a locked vehicle or secured with a wheelclamp. Section 4 B.8
- You warrant that the personal watercraft will remain within the cruising area we have agreed on the schedule. Section 4 B.9

### **Cancellation of the policy and return of premium.**

Returns of premium will only be given upon termination or cancellation of this policy. If there has been a claim in the current period of insurance, no return of premium will be given.

If your policy has been in force for more than one year, we will return a pro-rata refund of the premium from the date of cancellation up to the renewal date. If the policy is cancelled during the first 3 months we will refund 50% of the premium. If the policy is cancelled between 3 and 4 months from inception, a 25% refund will be given. If the policy has been in force for between 4 and 12 months, no return of premium will be given

This Policy may be cancelled by us at any time by 45 days written notice sent by prepaid post to the address shown in the Schedule or by mutual agreement, when we shall return to you a proportion of the premium paid in respect of the unexpired period of insurance.

### **No Claims Bonus.**

If no claim is made or arises under this policy in a period of insurance of not less than 12 consecutive months and which includes and in commission period of not less than 4 months in total, we will reduce your renewal premium at a rate of 5% per year. The maximum no claims bonus is 25% after 5 consecutive claims free years.

**General Exceptions – which apply to the whole Policy - Please see the general exceptions section of the policy for full details.**

This policy does not insure the vessel against:

- Radioactive Contamination
- Requisition or Pre-emption
- Sonic bangs
- War between Major Powers

**Optional extensions**

- Water skiers liability – you can extend your policy to include legal liability to and of water skiers being towed behind your personal watercraft.

**Policy period**

Your policy will provide insurance for 12 months, unless otherwise stated on your policy schedule.

**Claims**

You must report any claims to Noble Marine (Insurance Brokers) Ltd as soon as is reasonably possible. Claims can be reported; via the Internet – [www.noblemarine.co.uk](http://www.noblemarine.co.uk) , by email [claims@noblemarine.co.uk](mailto: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 booklet 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.

**Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Noble Marine (Insurance Brokers) Ltd – Registered in England - Number 2351642  
Registered Office: Clinton House, Lombard Street, Newark, Nottinghamshire. NG24 1XB  
Authorised and regulated by the Financial Services Authority.