



Company: The National Farmers Union Mutual Insurance Society Limited.
Registered in the United Kingdom. Authorised by the Prudential
Regulation Authority and regulated by the Financial Conduct Authority
and the Prudential Regulation Authority (No 117664).

Product: Home and Lifestyle Insurance

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 which we encourage you to review thoroughly.

What is this type of insurance?

Cover for your boat, its equipment, launching trolley and life jackets. If your boat is motorised this policy is only suitable if the engine is less than 85hp and the design speed is less than 40mph.



What is insured?

- ✓ Loss or damage to your boat, up to the amount you have chosen
- ✓ For boats less than 12 months old, new-for-old replacement if your boat is stolen, or damaged and can't be repaired
- ✓ For sails and protective covers up to 3 years old, new-for-old replacement if they are stolen, or damaged and can't be repaired
- ✓ All reasonable salvage costs to save your boat from danger, and other expenses to prevent or reduce a claim
- ✓ Temporary use in Europe up to 60 days
- ✓ Your legal liability for your boating activities, for injuries to others or damage to their property. Cover limits start from £2.5 million.



What is not insured?

- ✗ Any excess, which is the amount you'll need to pay towards a claim. Your policy documents will outline where these apply
- ✗ Damage or loss caused by lack of general maintenance, wear and tear, and loss of value over time
- ✗ Any cost of replacing, repairing or restoring your boat and its associated items above the amount you've insured them for
- ✗ Damage to clothing, personal belongings, diving or fishing gear; damage to moorings
- ✗ Speedboats in water and unattended between 1st November and 31st March
- ✗ Racing and speed testing and business use.



Are there any restrictions on cover?

- ! For boats over 12 months old, for any claim an amount will be deducted for wear and tear, and loss of value
- ! For sails and protective covers over 3 years old, we will pay only up to two thirds of the cost of replacing them as new
- ! For outboard motors over 12 months, and for trailers, we will pay the market value
- ! If your boat is kept in water and unattended between 1st November and 31st March, you will only be covered on specified inland waters
- ! Theft of your boat's equipment is covered only if your boat is stolen, or force is used to get into it, or the theft is from a locked building or vehicle.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
- ✓ Europe, as defined in the policy wording.



What are my obligations?

- Maintain the boat in good condition, and take care to prevent any accidents, injury or damage
- For speedboats, make sure there's someone suitably experienced, trained or qualified on board and in control while it's moving. If the boat has an inboard engine, there must be an automatic or remote-controlled fire extinguisher
- Meet the minimum security requirements that apply to the policy
- Notify us of any changes to your personal circumstances as outlined in the policy wording
- Pay the premium and tell us about any claims or incidents that may lead to a claim as soon as possible
- Be honest and accurate in all the information you give us, to the best of your knowledge, and don't make a fraudulent or exaggerated claim.



When and how do I pay?

You can pay your premium as a one-off annual payment by bank transfer, cheque or with a debit or credit card. Alternatively, with prior agreement, you may pay in 12 monthly instalments by direct debit from a UK bank account at no extra charge.

In addition, we don't charge administration fees for making changes to your policy.



When does the cover start and end?

Your policy will normally run for a period of 12 months. The start and end date of your insurance cover will be stated in your policy schedule. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us or writing to us. If you have not made a claim, we will refund the part of your payment that applies to the remaining cover which has been cancelled.