

Boat Insurance

Insurance Product information Document

Company: GJW Direct Limited **Product:** Narrowboat and Barge Insurance Policy

This insurance is provided by GJW Direct which is a trading name of Groves John and Westrup Limited registered in the UK. Groves, John and Westrup is authorised and regulated by the Financial Conduct Authority No. 310496.

This document is a summary of what this type of insurance does and doesn't cover. It is not personalised to your individual needs and should be read in conjunction with your policy documentation.

What is this type of insurance?

Cover for your narrowboat or barge and its contents if the cover option is selected.



What is insured?

- ✓ Accidental damage or loss due to fire, explosions, collisions, stranding, grounding, third party acts, heavy weather
- ✓ Latent defects not discoverable by the exercise of reasonable care when properly maintained and serviced
- ✓ Theft of your craft, tender or trailer
- ✓ Payment of insured value for constructive total loss
- ✓ Your boat contents are covered subject to limits depending on the items
- ✓ Third party liability arising out of use of your craft



What is NOT insured?

- ✗ Damage or loss caused by a lack of general maintenance, wear and tear or depreciation
- ✗ The cost of rectifying faults in design or construction or items suffering from a latent defect
- ✗ Damage or loss as a result of war, civil disturbance or terrorism
- ✗ Damage or loss caused by insects, marine borers, marine growth and molluscs
- ✗ Anyone contractually employed in connection with the boat
- ✗ Any unspecified item over £1000



Are there any restrictions to cover?

- ! You cannot use your craft for commercial purposes unless by prior agreement
- ! You cannot use your craft to tow another craft unless in an emergency
- ! Third party liability cover for you, any permitted user of the craft only in connection with operating the craft
- ! The maximum payment under the policy will be the insured value noted on the certificate of insurance
- ! Certain items of contents have a maximum cover value detailed in the policy document
- ! Heating on the boat must be set to a minimum of 10°C if it is unoccupied between 1 November and 1 April to ensure frost damage cover



Where am I covered?

You are covered provided you are within your cruising area as defined on your certificate of insurance.



What are my obligations?

- ❖ Ensure your craft is in good condition and regularly maintained and take care to prevent accidents, injury or damage
- ❖ Provide us with honest and accurate information and keep all your information up to date and accurate throughout the life of the policy
- ❖ Meet the security requirements that apply to the policy
- ❖ Tell us about any incidents, accidents or potential claims as soon as possible
- ❖ Tell us if you sell or otherwise dispose of the craft
- ❖ Make the required payments of premium or premium instalments
- ❖ Tell us before making structural alterations to your craft
- ❖ You must ensure that the minimum required number of crew are aboard when the craft is underway



When and how do I pay?

You can pay your premium as a one-off annual payment by debit card, credit card or Paypal. You may also be able to pay by monthly instalments by direct debit.



When does the cover start and end?

Your policy will normally run for 12 months. The start and end date of your insurance cover will be shown on your certificate of insurance. The policy is renewable each year.



How do I cancel the contract?

You may cancel your policy at any time by calling us, writing to us or emailing us. If you have not made a claim we will refund your premium less an amount for the number of days which cover has been given. If it is greater than 14 days then we will also charge a cancellation fee. If you cancel before cover begins we will refund your premium in full.