

Boat Insurance



Insurance Product information Document

Company: GJW Direct Limited **Product:** Personal Watercraft 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 Personal Watercraft and its equipment.



What is insured?

- ✓ Accidents at sea, on lakes, rivers or other navigable waters
- ✓ Damage by fire
- ✓ Damage through malicious acts
- ✓ Theft
- ✓ Personal Liability
- ✓ All riders 16 years of age or over using the craft with your permission
- ✓ Riders aged 14 or 15 provided they are accompanied by an adult 25 or over



What is NOT insured?

- ✗ Theft where the craft is unsecured or unattended and you have not told us the serial number
- ✗ Theft by trick or deception
- ✗ Wear and tear
- ✗ Rectifying faulty design or construction
- ✗ Employees using the craft
- ✗ Wilful misconduct or recklessness
- ✗ Towing persons or other items (unless agreed in writing)



Are there any restrictions to cover?

- ! You may only carry passengers if the craft is specifically designed to do so
- ! You may only use the craft for private pleasure purposes



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



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.