

# Boat Insurance

## Insurance Product information Document

Company: GJW Direct Limited    Product: Dinghy Insurance Policy



GJW Direct is a trading name of Groves John and Westrup Limited registered in the UK.  
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, river or other navigable waters
- ✓ Damage by fire
- ✓ Damage through malicious acts
- ✓ Theft of the dinghy
- ✓ Explosion
- ✓ Theft or damage to outboard motors, trolleys and trailers
- ✓ Sailing clothes and certain personal items
- ✓ Medical expenses due to personal injury
- ✓ Entry fees to open meeting abandoned due to adverse weather
- ✓ Legal expenses
- ✓ Personal accident cover



#### What is NOT insured?

- ✗ Theft of unsecured gear, fittings, equipment or outboard motor
- ✗ Wear and tear
- ✗ Use outside the UK for more than 30 days
- ✗ Hire or charter use
- ✗ Dinghys powered by an engine greater than 20 horse power
- ✗ Dinghys with a maximum designed speed greater than 17 knots



#### Are there any restrictions to cover?

- ❖ Personal item claims are restricted to a maximum of £350
- ❖ The maximum claim for medical expenses is £1000
- ❖ Entry fee refunds are capped at £20 per day for a maximum of 5 days.
- ❖ Legal expenses is capped at £25,000
- ❖ Personal accident is capped at £20,000



## 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 a 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.