



# St. Margarets

11 Tower View, Kings Hill, West Malling, Kent ME19 4UY

## Marine Insurance

### Summary of Cover

*This information sheet contains important information about your marine insurance policy and contact details for claims, complaints and compensation. We recommend that you read this document along with your insurance wording.*

### Statement of Demands and Needs

This product meets the demands and needs of a boat owner wishing to insure a boat comprehensively including third party liability cover.

### Insurance Undertaking

This insurance is underwritten Syndicate 2001 at Lloyd's; which is wholly owned and managed by Amlin Underwriting Ltd whose registered address is St Helen's, 1 Undershaft, London EC3A 8ND. Amlin Underwriting Limited is registered with the Financial Services Authority and its registration number is 204918. It is also registered with the Society of Lloyd's and its number is 01901D.

### Type of Cover: Inland Waterways Insurance

This policy summary does not contain the full terms and conditions of your pleasurecraft policy, which can be found in the insurance wording.

This is an annual comprehensive insurance cover wording.

*The main characteristics and benefits are:*

- Comprehensive cover with up to 12 months in commission use
- Vandalism/ theft/ burglary cover
- 60 days coastal use (subject to prior notification and the craft being designed and fit for coastal use)
- Underwater gear damage cover
- Personal accident and medical expenses cover
- Sinking/ salvage cover
- Frost damage to machinery
- Fire/ lightning/ explosion cover
- Road transit cover (excluding third party cover)
- Personal effects cover available

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Authorised and regulated by the Financial Services Authority

- Up to 25% no claims bonus
- Launching and craning risks
- Third party indemnity of at least £3 million including pollution cover

*Principal Exclusions/ Conditions:*

- Craft used for residential use excluded (*See General exclusions 4.4*)
- Craft undergoing major repair or alteration excluded (*See General exclusions 4.4*)
- Cover excludes wear and tear (*See section 5. Hull and Machinery sub section 5.4*)
- Outboard(s) must be permanently locked to the vessel or her boats by a cylinder sleeve type lock or stored in locked premises when not in actual use (*See General conditions 2.7c*)
- Craft must only be used for private pleasure use only (*see General conditions 2.2*)

**Right to Cancellation**

You may cancel your insurance for any reason within 14 days of the latter of the date your cover started or the day you received your insurance package.

If you do cancel your policy from inception date during the 14 day period, you will be entitled to a return of premium less an administrative fee of £25 to cover costs incurred in arranging this insurance. If you cancel within the 14 day period but not on the inception date then you will be entitled to a return premium less a proportion commensurate to the risk already incurred less an administrative fee of £25 to cover costs incurred in arranging this insurance.

If you do not cancel your insurance within that 14 day period, you will be bound by the terms of the insurance wording and will only be able to cancel your insurance wording by exercising any rights you might have in Clause 2.9 of your policy wording.

To cancel your insurance please contact St. Margarets at the address shown above, giving your written notice.

**Premiums**

All premiums received by St. Margarets are held by us as agent of the insurer.

**Notification of Claims**

*Please note claims at St. Margarets are handled on behalf of the insurer.*

If you need to make a claim, you should immediately contact us by either:

- ☎ Telephoning us, during business hours, on 01732 223820 (09:00 and 17:00 Monday to Friday) or by fax to 01732 223821
- ☎ Telephone C Claims, after hours ie between 17:00 and 22:00 weekdays and 08:00 and 22:00 weekends and bank holidays, on 08707 572555; or
- ☎ Writing to us at our address:

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Further information can be found within our 'Guide to Making a Claim' included within your insurance package.

## **Complaints**

If you have a complaint, please contact the General Manager at the address shown above.

If you are dissatisfied with our handling of your complaint you can at any time refer to the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department  
Lloyd's  
One Lime Street  
London EC3M 7HA  
Telephone 020 7327 5693  
Fax 020 7327 5225  
e-mail [Complaints@lloyds.com](mailto:Complaints@lloyds.com)

Or you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights.

## **Financial Services Compensation Scheme (FSCS)**

Marine types of insurance are not covered by the FSCS.

## **Law**

Unless some other law is agreed in writing, your insurance wording is governed by the laws of England.

## **Language**

Unless otherwise agreed in writing, the language of your insurance wording and any communication throughout the duration of the contract will be in English.

## **Taxes**

There maybe circumstances where taxes may be due that are not paid via St. Margarets and therefore if this occurs it is the responsibility of the insured to ensure that these are paid direct to the appropriate regulatory authority.

## **Information on Costs**

In addition to the premium charged we also make a charge to cover the administration of your insurance e.g. renewals: £8; mid-term adjustments: £10; duplicate policies £15; and mid-term cancellations: £10. For mid term adjustments where no additional premium is payable we will charge an administration fee of £15 if we issue any documentation. These charges will always be clearly shown on any documentation you receive. We normally accept payment by guaranteed cheque or Visa, MasterCard, Switch or Solo.

### **Customer's Duty to Give Information**

It is your responsibility to provide complete and accurate information to us when you take out your insurance policy, throughout the life of your policy, and when you renew your insurance. It is important that you ensure that all statements you make on claim forms and other documents are full and accurate. Please note that if you fail to disclose any material fact to us, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are in any doubt as to whether a fact is material or not, you should disclose it.

### **Withholding Documentation**

We may keep certain documents, such as your insurance policy documents or certificate while we are awaiting the full payment of premiums or administration charges. In these circumstances we will ensure that you receive full details of your insurance cover and will provide you with any documentation which you are required to have by law.

### **Data Protection**

In order for St. Margarets to administer any subsequent dealing in respect of your insurance it is necessary to process your personal data and where appropriate your 'sensitive' personal data and therefore in doing so we will comply with the provisions of the Data Protection Act 1998.

In order to provide and maintain your insurance cover, we need to pass your information to Syndicate 2001 at Lloyd's, One Lime Street, London EC3M 7HA to enable them to provide pleasure craft insurance.

Unless required by law or as necessary to effect or administer your insurance, none of your personal data (even if not 'sensitive') will be disclosed without your consent to any person or organisation, or be used for any purpose.

The Data Controller is Amlin Underwriting Services Limited.