



St. Margarets

DIRECT

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 Canoe owner.

Insurance Undertaking

This insurance is underwritten by 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: Canoe Insurance

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

This is an annual, "All Risks" insurance wording for canoes.

The main characteristics and benefits are:

- Cover for all risks of accidental, physical loss or damage to your vessel and the property described in your Certificate of Insurance (Clause 1(a))
- "Agreed Value" insurance (Certificate of Insurance)
- Charges for salvage and removal of wreck are covered (Clause 1(c))
- If your canoe or equipment are stolen or damaged whilst you are on holiday you may hire for 7 consecutive days a replacement for a maximum daily rate of £35 (Clause 1(d))
- Personal accident cover for personal injuries or death for you and people on board your insured vessel (Personal Accident Extension Wording)
- Third party liability for you and any person navigating or in charge of your vessel with your permission (Clause 9)

St. Margarets is a trading name of Amlin Underwriting Services Limited. Registered in England No: 422615
Registered Office: St Helen's, 1 Undershaft, London EC3A 8ND. Authorised and regulated by the Financial Services Authority

Ref: STM Canoe SOC 1107

The significant and unusual exclusions are in Clause 5 (although not all):

- Loss, damage, liability or expense intentionally caused by or consented to by you or arising from unseaworthiness (5a)
- Repair cost for any defect from prior repair, alteration or maintenance work (5b)
- Design or construction fault (5c)
- Loss and damage caused by wear and tear and lack of reasonable maintenance (5d)
- Loss and damage caused by insect, vermin, damp and marine life (5d)
- Theft of insured gear and equipment *unless* it follows violent forcible entry into a locked and secure place of storage or road vehicle (5e(i)(a)) or removed from the exterior of a vehicle whilst in transit unless an anti theft device is being used (5e(i)(b))
- Theft of any trailer unless it is wheelclamped (5(e)(ii))
- Theft of personal effects unless following forcible entry into the vessel or a vehicle whilst in transit (5e(iii))
- Unrepaired damage in addition to a total loss (5h)

Significant and unusual limitations are in Clause 8:

- An excess will apply to each claim (8a)
- There are deductions for:
 - Loss or damage to protective covers (8b)
- Rights to repair or replace damaged insured property rather than a payment in money (8c)
- Liability claims for incidents occurring in North America are limited to £500,000 (9dvi)

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 a £10 administration fee. 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 and a £10 administration fee.

If you do not cancel your insurance within that 14 day period, you will be bound by the terms of the insurance and will only be able to cancel your insurance wording by exercising any rights you might have in Clause 4 of your insurance wording.

Any return of premium below £10 will be retained by insurers.

If you have bought 'Marine Legal' insurance, there is no return of premium due if you cancel your policy.

To cancel your insurance you must access the policy management area of the website and follow the instructions for cancellation. Alternatively you may write to us at the above address.

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
- Complete the claim notification on line. Please ensure that you press the submit button on the final page; or
- Writing to us at our address:

**St. Margarets
11 Tower View
Kings Hill
West Malling
Kent
ME19 4UY**

When reporting your claim, please provide us with the following information:

1. Where and when the incident occurred
2. The details of the incident
3. What loss or damage has occurred, including any damage to third parties
4. Where your vessel is located
5. Whether your vessel is watertight or in need of urgent attention
6. Estimate of replacement (where there is a loss) and/or an estimate of repair from the repairer of your choice

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

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

Data Protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and in doing this 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 used for any purpose.

We have entered into contract terms with all of the companies to whom we pass your data, requiring them to comply with the provisions of the Data Protection Act 1998.

The Data Controller is Amlin Underwriting Services Limited.