



# 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 boat owner requiring Third Party only Insurance.

### 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: Third Party 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 insurance wording for third party liabilities only whilst your vessel is within the geographical limits referred to in your Certificate of Insurance and the vessel is used only for private pleasure purposes.

*The main characteristics and benefits are:*

- Third party liability for you and any person navigating or in charge of your vessel with your permission (Clauses 1(a), (b) and (c))

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

No claim will be allowed for any liability

- To you or any owner of the vessel (5a)
- Where you have admitted or agreed liability without the prior written consent of your underwriters (5b)
- Whilst in transit (5c)
- Any expense, or intentional liability or unseaworthiness (5d)
- When the vessel is being used for water-skiing, aquaplaning, or similar activity, without underwriters' prior written consent (5h) & (5i)
- Removal of wreck expenses (5k)
- Where your vessel has a maximum designed speed of more than 17 knots (20mph) additional exclusions apply (5(l) – 5(o))

*Significant and unusual limitations are in Clause 6:*

- An excess will apply to each claim (6)

### **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

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Registered Office: St Helen's, 1 Undershaft, London EC3A 8ND. Authorised and regulated by the Financial Services Authority

Ref: STM Third Party SOC 1107

- 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](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 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.