



St. Margarets

Direct

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

Marine Insurance

Summary of Cover

This section 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 pleasure craft 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: Small-Craft Policy

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 comprehensive insurance policy for pleasure craft up to 23ft/7m in length being used for private pleasure use. It excludes personal watercraft, jet bikes and similar craft.

The main characteristics and benefits are:

- Accidental damage cover (see section 2a)
- Theft cover (see section 2a)
- Machinery cover (see section 2a)
- No excess deducted or loss of no claims bonus for damage claims occurring whilst moored or stored ashore at the marina stated on your insurance certificate (see section 2g)
- Third party liability cover (see section 4a)
- Water sports cover available (see sections 4e 1 & 2)

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- Medical costs and personal accident cover (see sections 5a and 5b)
- Road transit cover

The significant and unusual exclusions are:

- Wear and tear, corrosion, osmosis or electrolysis (see section 2c4)
- Sails if they are split or blown away by the wind while the vessel is being used (see section 2c7)
- Outboard motors which fall into the water, unless they were attached to the vessel or the shore by a safety chain or rope (see section 2c8)
- Accumulation of rainwater in the vessel (see section 2c16)
- Theft as a result of fraud or dishonesty (see section 2d6)
- Any single item of personal belonging worth more than £250 unless declared and agreed by underwriters (see section 3c6), for a full explanation of which personal belongings are not covered (see sections 3c7 to 3c11)
- War and terrorism, except where the exclusion of terrorism risks is banned by law (see sections 7c1 and 7c4)
- The excess is doubled if the maximum speed of the vessel or any of its boats is more than 30 knots (35mph); and you are making the claim because the rudder, strut, shaft, propeller, outboard or outdrive has been lost or damaged as a result of coming into contact with any substance including water (see section 9 3)

Right to Cancellation

You may cancel your insurance by phoning or writing to us.

If you cancel your insurance:

- within 14 days of the beginning of the period of insurance shown on your insurance certificate, we will return the premium you have paid less £30;
- more than 14 days after the beginning of the period of insurance, we will return the premium for the rest of the period of insurance, less £30, as long as this is more than £10. If it is less than £10 we will not return any premium.

If you have made a claim you will not be entitled to any return of premium. If you later make a claim for something which happened before your policy was cancelled, you must repay to us any premium that we returned before we deal with the claim.

There is no return of the document charge.

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

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- 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:

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

Further information can be found within our 'Claims advice' included within your insurance package.

Complaints

If you have a complaint, please contact the General Manager at our address shown on the insurance certificate.

If you are not satisfied with how we have handled your complaint, you can refer the matter to the Complaints Department at Lloyd's. Their address is:

Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA.

Phone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

If the Complaints Department cannot sort out your complaint, the Financial Ombudsman Service might be able to help. We will give you more details when you need them or if you ask.

Financial Services Compensation Scheme (FSCS)

Marine types of insurance are not covered by the FSCS.

Law

Unless specifically agreed to the contrary this insurance shall be subject to English law and jurisdiction.

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.

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Taxes

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

Data Protection

To consider your request for insurance cover or administer subsequent dealings of your insurance we must process your personal data and where appropriate your 'sensitive' personal data and 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.

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.