



# 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: Third-Party Only 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 third party liability only policy for pleasure craft.

*The main characteristics and benefits are:*

- Third party liability cover for you and any person in charge of the vessel with your permission (see section 2)

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

Reference: Third-Party Only Policy STP 01/08 / SOC 1 01/08

*The significant and unusual exclusions are:*

No claim will be allowed for any liability:

- If you admit you were responsible for the accident without us agreeing to it in writing (see section 2c1)
- To you or anyone who owns, leases, charters or pays a mortgage on the vessel or has any other rights in the vessel (see section 2c4)
- To your employees or to anyone else who is being paid to be on-board or to work on the vessel (see section 2c8)
- To any person if they or someone else were paying for that person to be on-board the vessel (see section 2c9)

### **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
- 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 '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](mailto: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.

### **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.

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