

MARINE LEGAL PROTECTION

WELCOME TO MARINE LEGAL PROTECTION

Yachting and boating should be an enjoyable experience where you, your crew and vessel return safe and sound after each voyage. Sadly, however, this is not always the case as things can go wrong and accidents do happen during the use and ownership of a boat.

If you suffer losses following an accident that is not your fault on the waterway or at sea; face prosecution as the owner of a boat; or have a contractual dispute over buying, selling or repairing a vessel, Marine Legal Protection will be there to look after your interests.

HOW WE WILL HELP

So, what can you expect from Marine Legal Protection?

For a start, you'll have access to legal experts who fully understand the complexities of marine law. With our knowledge and understanding of the legal and claims processes, we will often be able to negotiate full settlement of your claim. However, if the situation demands it, our teams will refer your case to a lawyer for further action.

There's no need to worry about the cost. The policy will pay up to £100,000 (£50,000 for cases of Contract Disputes) to cover the legal costs incurred during your claim. These costs can include lawyers' and barristers' fees, court fees, court costs, expenses for expert witnesses, and the other side's costs if the court finds in their favour.

With Marine Legal Protection, you can enjoy peace of mind knowing that if a problem turns into a legal dispute, you will have the practical and financial support to help protect your legal rights.

We are Amicus Legal Limited, experts in Marine Legal Protection. We are owned by DAS Legal Expenses Insurance Company Limited who are the underwriters of this policy.

MARINE LEGAL PROTECTION

You are protected for legal costs arising from the following incidents:

ACCIDENT LOSS RECOVERY AND BODILY INJURY

If you are involved in a boating or jet-skiing accident that is not your fault, you have a legal right to claim back losses that you are not insured for, from the person who caused

the accident. Uninsured losses can include:

- compensation if you or your crew are injured, and compensation for your family (or your crew's family) if you or they are killed;
- the amount of any excess you have to pay under your marine insurance policy (the excess is the first amount of any claim you have to pay);
- compensation for damage to your clothes, luggage or personal belongings held on your boat.

CONTRACT DISPUTES

If you have a contract to buy, sell or repair your boat or to buy or sell accessories for it, there's always a chance of becoming involved in a contractual dispute. If the amount disputed exceeds £100, we will make every effort to get compensation for you, settle the matter or, if someone claims against you, defend your legal rights. If we decide you need to take legal action, we will arrange and pay for a lawyer to act on your behalf.

LEGAL DEFENCE

If you are prosecuted because of a problem arising from the ownership or use of your boat, we will appoint and pay for a lawyer to represent you.

TELEPHONE HELPLINES

EuroLaw legal and tax advice service

Our EuroLaw legal and tax advice service provides legal advice on any personal legal or tax problem. You can phone our legal and taxation advice teams 24 hours a day, 7 days a week. Depending on the issue, we may have to arrange to call you back.

This service can give advice on legal issues in the UK, throughout the rest of the European Union, the Channel Islands and the Isle of Man.

POLICY SUMMARY

This policy summary provides key information about Marine Legal Protection, which you should read. It does not contain the full terms and conditions of the policy, which can be found in the Marine Legal Protection policy document.

Unless otherwise agreed with the person who sells you this insurance, your cover will be valid for one year. Marine Legal Protection is a legal expenses insurance contract this:

- helps you to recover uninsured losses and costs from a person who has damaged your leisure craft or injured anyone in it;
- helps you settle a dispute that arises from buying, selling or maintaining your craft;
- defends you against a prosecution relating to using or owning your craft.

Features and benefits	Significant exclusions or limitations	Policy Section
<p>In the areas below we will resolve an insured legal problem, either ourselves or through external lawyers and other experts that we will appoint.</p> <p>1 ACCIDENT LOSS RECOVERY We will negotiate to recover uninsured losses and costs following an event that causes damage to your craft or personal possessions in it.</p>	<p>It must be more likely than not that you will recover damages or make a successful defence of your claim (This does not apply to legal defence).</p> <p>External costs are limited to £100,000 (except for contract disputes, which are limited to £50,000).</p> <p>Costs incurred before we agree to pay them.</p> <p>Unless we agree to start legal proceedings or there is a conflict of interest, we are free to choose a lawyer to help you when your craft is not a sea-going vessel.</p>	<p>COVER (d)</p> <p>COVER</p> <p>WHAT YOU ARE NOT COVERED FOR 2</p> <p>CONDITION 2</p> <p>INSURED INCIDENT 1 ACCIDENT LOSS RECOVERY</p>

Features and benefits	Significant exclusions or limitations	Policy Section
<p>2 BODILY INJURY We will pursue claims for accidental death or physical injury.</p> <p>3 CONTRACT DISPUTES We will pursue and defend your legal rights in a dispute relating to the buying and selling, servicing, repairing, adapting or testing of an insured craft, its equipment, parts or accessories.</p> <p>4 LEGAL DEFENCE We will defend you against prosecution relating to the ownership or use of your craft.</p> <p>TELEPHONE HELPLINES</p> <ul style="list-style-type: none"> • EuroLaw legal advice Advice on personal legal problems, within UK and EU law. • Tax advice service Personal taxation advice. • Marine assistance DAS can arrange help if your craft becomes unseaworthy due to breakdown. • Message relay We can pass a message to your family, friend or work colleague if required. 	<p>The insured person affected must have been in, on or towed by the insured craft.</p> <p>Contracts relating to the use of the insured craft for business or reward.</p> <p>Minimum amount in dispute must be £100.</p> <p>Fines or court orders.</p> <p>Legal advice for the laws of countries outside England, Scotland and Wales, and Tax advice will be provided by specialist experts operating during standard office hours. If you need their advice, we will contact them on your behalf and arrange for them to call you back at a time convenient to you.</p> <p>Assistance is limited to UK territorial waters. You are responsible for contractor's charges.</p> <p>If life is in danger, you must contact the emergency services directly.</p>	<p>INSURED INCIDENT 2 BODILY INJURY</p> <p>INSURED INCIDENT 3 CONTRACT DISPUTES</p> <p>What is not covered under CONTRACT DISPUTES</p> <p>INSURED INCIDENT 4 LEGAL DEFENCE</p> <p>WHAT IS NOT COVERED BY THIS POLICY 4</p> <p>HELPLINE SERVICES</p>

CANCELLATION RIGHT

We hope you will be happy with the cover this policy provides. However, you can cancel the policy without notice within 14 days of taking it out. After this you can cancel it at any time by telling the person who sold you the policy, but you must give 14 days' notice of cancellation. You can ask the person who sold you this insurance about getting a refund of premium if you cancel the policy.

MAKING A CLAIM

You must give Amicus details of any claim as soon as possible.

You can telephone us on: **01206 731 998**

We will be able to take details of your claim but we will not be able to tell you whether we can cover your claim. Lines are open 24 hours a day, 365 days a year. Calls may be recorded. Alternatively you can email: enquiries@amicuslegal.co.uk

Or write to:

**The Claims Department,
Amicus Legal Limited,
The Old Exchange, 64 West Stockwell Street,
Colchester CO1 1HE**

HOW TO MAKE A COMPLAINT

Amicus and DAS are committed to providing a first-class service at all times. A copy of the internal complaint-handling procedure for Amicus and DAS is available on request. If you wish to complain, please write first to:

**The Operations Manager,
Amicus Legal Limited,
The Old Exchange, 64 West Stockwell Street,
Colchester CO1 1HE**

Telephone: **01206 731 998**

If the complaint is not resolved to your satisfaction, then you can refer the matter to the DAS Customer Relations Department at their Head and Registered Office shown below:

**DAS Legal Expenses Insurance Company Limited,
DAS House, Quay Side, Temple Back
Bristol BS1 6NH**

Alternatively you can telephone DAS on **0117 934 0066** or email DAS at customerrelations@das.co.uk

If you are still unhappy with our response, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your rights to take legal action.

DAS is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme arrangements from the FSCS. If you use this service it does not affect your right to take legal action.

Amicus Legal Limited and DAS Legal Expenses Insurance Company Limited are authorised and regulated by the Financial Services Authority.

MARINE ASSISTANCE

If your boat becomes unseaworthy due to an accident or breakdown (while in UK territorial waters), this service will ensure that an approved contractor, marine engineer or chandler comes to your aid. We will also pass a message to family or friends. Any charges will be your responsibility.

HOW TO ARRANGE COVER

Simply pay the premium (plus tax) that your insurance adviser tells you to.