

## **Buying contents insurance**

.....**made simple by Euromarine**

### ..... **the choice**

Traditionally, in order to safeguard the contents of your boat there has only been one form of cover available, known as 'personal effects' cover, an add on to your hull policy.

Where many insurance companies still only offer this one form of cover, many customers who live on board their boats are finding that this form of cover is simply not wide enough to meet their needs.

### .....**insurance made simple**

Therefore, we at Euromarine have put together a separate policy for RESIDENTIAL boat owners only, devoted entirely to the contents of their boats.

As a result we can offer you two choices in cover with only a simple decision to make as to which form of cover best suits your needs.

### ..... **the pros and cons**

#### **Personal Effects cover**

- This is added onto the boat policy and is on a 'like for like' basis.
- The single item limit is £250.00 (unless a higher figure is agreed by us and specified on the schedule)
- As per special endorsement 'L' cover for some items is excluded (such as pedal cycles, money, jewellery, watches, etc, etc.)
- It is the least expensive form of contents cover.

#### **Euromarine's Norwich Union Home Contents Policy**

- Wider cover based on 'new for old'.
- Single item limit of £1,000 (unless higher figure specifically agreed by us and specified on the schedule, receipts or valuations would be required for items above this limit)
- Cover for items which are normally excluded under personal effects incorporated under a boat policy
- Cost of alternative accommodation if the vessel becomes uninhabitable due to loss as a result of a specified peril.
- Fatal Injury Benefit.
- Personal and Occupiers Liability.
- Automatic increase in sums insured to cover Christmas and Wedding Gifts.
- Cover for items away from the boat if this is required.
- Only a £50 excess is payable on each claim unless you wish to have a higher excess to obtain a further discount on your premium.
- It is only used for boats, which are used residentially on a permanent basis.

### ..... **the decision**

is yours of course. To discuss personal effects cover or for a Home Contents policy quotation please contact us.

It's simple

..... **so, don't just buy insurance – buy the right insurance!**