

## The EIS Sailplan Home Contents Policy

### Summary of cover

This is a summary of the insurance provided for pleasure craft by Euromarine Insurance Services Ltd. Cover is underwritten by Aviva Insurance Limited for the Sailplan Home Contents Policy. It does not contain the full policy terms and conditions.

You can find full details of the cover provided, including definitions, terms and conditions in the policy booklet. It is important that you read the policy booklet carefully when you receive it.

### Name of the insurance undertaking

The insurer for all sections of this policy is Aviva Insurance Limited.  
Registered address: Pitheavlis, Perth, Scotland PH2 0NH.

### Type of insurance and cover

Your Sailplan Home Contents Policy is a multi-section insurance policy. It protects the contents on your craft and personal and occupiers liability. Your claims settlement basis is New for Old Cover unless you are claiming for clothing and linen when an amount will be taken off for wear and tear.

**Sections 1 – 9, 11 and 13 Loss or Damage to Contents on your boat** – See policy booklet for details

### Significant features and benefits

You are insured for

- Accidental loss or damage to contents on your craft including fire and theft plus other perils specified.
- Theft of contents on your vessel (as long as there is forcible and violent entry into your vessel).
- Credit, Debit, Charge, Cheque or Cash Cards, are covered up to a limit of £500.
- Locks and keys are covered up to a limit of £500.
- Spoilage of freezer and refrigerator contents are covered up to a limit of £200.
- Mirrors and glass are covered up to the amount insured.
- Alternative accommodation following loss or damage to the vessel insured for up to the Contents amount insured.
- Christmas Gifts and Wedding Gifts are subject to 10% increase in Contents amount insured.

### Significant or unusual exclusions or limitations

- High Risk items (see policy book for definition) Insurers will pay up to £1,000 (unless specifically agreed) and a maximum of 50% of the High Risk amount insured.
- Pedal Cycles – Insurers will pay up to £200 (unless specifically agreed)
- Business property up to £7,500.
- When your vessel is unoccupied, limited conditions apply (see policy book for details).
- Any item exceeding £1,000 in value will need to be listed separately.
- If at the time of loss or damage the amount insured for contents is less than the cost of replacing them as new, Insurers will deduct an equivalent amount from the claim cost.
- Accidental damage is not covered, unless 'wider cover' as specified under Section 14 is included

**Sections 10 and 12 Insurance for fatal accidents and personal liability** – see policy booklet for details

### **Significant features and benefits**

You are insured for

- Fatal injury benefit up to £5,000 within each period of insurance, for you and your spouse.
- Personal liability and liability as occupier of your home up to a limit of £1,000,000, including members of your household.

### **Significant or unusual exclusions or limitations**

You are not insured for

- Any liability which happens because of your trade, profession, or employment or that of any member of your household.
- Any liability which happens because of possession of animals except domestic dogs.
- Any liability arising from the use of firearms, motor vehicles or waterborne craft.

**Section 14 Insurance for wider cover for personal possessions** – see policy booklet for details

### **Significant features and benefits**

You are insured for

- Contents temporarily moved to anywhere in the U.K., the Republic of Ireland or Europe.
- Contents temporarily moved to anywhere in the rest of the world for up to 60 consecutive days.

### **Significant or unusual exclusions or limitations**

You are not insured for

- The cost of replacing or repairing electrical or mechanical equipment that has broken down.
- Loss or damage during removals.
- Loss or damage to any pedal cycle unless it is secured by a locking device to a permanently fixed structure.
- Loss or damage to china, glass and similar fragile items when the vessel is not securely moored.
- Theft from road vehicles is limited to £1,000.

### **All sections**

#### **Significant or unusual exclusions or limitations**

You must comply with the General policy conditions for the insurance cover to apply. These include your duty to take reasonable steps to protect your insured property from loss or damage and keep your craft in a seaworthy condition. You should also refer to the General policy exclusions in your policy booklet for details of exclusions that apply to all sections of your policy.

#### **Policy period**

Your policy will provide insurance for 12 months from when it starts or as otherwise shown in your policy schedule.

#### **Cancellation**

You have 14 days to change your mind about this insurance. The 14 days starts from the day after the day you received your policy booklet or the day of purchase of the contract whichever is the later.

You will find full details of the conditions for cancelling your policy in the policy booklet.

## **Claims**

You must report any claims to Euromarine Insurance Services immediately.

The telephone number is: 01843 603345; Fax number: 01843 603346.

The address is: **Euromarine House, 18 St Peters Park Road, Broadstairs, Kent, CT10 2BL.**

If you telephone, please make sure you have your policy number ready to quote.

The office hours are between 8.30 am to 5.30 pm Monday to Friday (excluding Bank Holidays).

## **Complaints**

We hope you will be very happy with the service we give to you. If you are not satisfied we would like to hear from you. Please refer to your policy booklet for full details of our complaints procedure.

We take all complaints we receive seriously and will handle any complaint promptly and fairly. If you make a complaint, we will acknowledge it promptly, explain how we will handle it, tell you what you need to do and tell you how your complaint is progressing.

We are members of the Financial Ombudsman Service (FOS). If you have complained to us and we have not been able to resolve your complaint, you may be able to refer it to this independent body.

## **Financial Services Compensation Scheme**

We are members of 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.

Aviva Insurance Ltd, Registered in Scotland no. 2116. Registered office Pitheavlis, Perth, Scotland, PH2 0NH. Authorised and regulated by the Financial Services Authority.

## **Law and Jurisdiction Applicable to the Contract**

The law applicable to this contract is subject to agreement between us and unless we have agreed otherwise the law applying to the contract is as follows:

If you are applying for insurance protection as a private individual, the law applicable to that part of the United Kingdom, Channel Islands or Isle of Man in which you or the first named policy holder normally reside; or

If you are applying for insurance protections in your capacity as a sole trader or as a Company, the law applicable to that part of the United Kingdom, Channel Islands or Isle of Man in which you have your principle place of business;  
Or

If the above does not apply, the Law of England and Wales.

You may bring proceedings at your option either in England and Wales, or the jurisdiction of your domicile, or in respect of liability where the harmful event took place if the law of that jurisdiction allows.

## **Premium**

We charge a document fee which is shown in the quotation letter /renewal invitation. You are responsible to us for the amount of premium we charge you for your insurance including all fees, taxes, charges and expenses as shown on the attached quotation letter/renewal invitation.

## **Tax**

Based on our understanding of current legislation, which could alter during the term of the contract, proceeds payable on death are usually free of all United Kingdom income and capital gains tax. Other taxes may be payable. You should consult your Financial Advisor for advice.

## **Language**

The Policy terms and conditions are only supplied in the English language and we will only communicate with you, unless we agree otherwise in the English language.