

Insurance Product Information Document

Administered by: Towergate Insurance

Product: Craft Insurance

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Underwritten by: Navigators & General

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This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This insurance cover protects your craft and your liability to other people, including passengers in your craft. Cover applies whilst your craft is in commission or when it is laid up.



What is insured?

Section 1 – Loss or damage

- ✓ Loss or damage to your craft, including while in transit, directly caused by:
 - accidental damage
 - fire
 - theft or attempted theft

Section 2 – Liabilities to third parties and passengers

- ✓ We will pay all amounts which you, and anyone else who is navigating or in charge of your craft with your permission, legally must pay as a result of owning your craft for:
 - a) the death of or injury to any other person, including anyone getting on or off or travelling in your craft
 - b) damage to any other property
 - c) raising or attempted raising, removing or destroying the wreck of your canoe or if you fail to remove or destroy it
- ✓ We will also pay for:
 - a) all your legal costs in settling or defending a claim
 - b) solicitor's fees and all expenses relating to official enquiries or coroners' inquests as long as we have agreed in writing



What is not insured?

Section 1 – Loss or damage

- ✗ Loss or damage to your craft between sunset and sunrise, unless it is taken ashore, or you are on board
- ✗ Damage resulting from faulty workmanship or the use of defective materials
- ✗ Scratching, denting or bruising while your craft is being transported
- ✗ Theft of your craft, unless:
 - it was stolen from a locked building
 - it was securely locked to an immovable object
 - it was stolen from the roof of a motor vehicle where it was securely locked
 - it was stolen from a trailer which is secured by a hitch lock or in the case of a 'multi' craft trailer, a wheel clamp
- ✗ Theft of unsecured, loose items of property, where forcible removal is not required

Section 2 – Liabilities to third parties and passengers

- ✗ Death, injury or illness of anyone you employ
- ✗ Death, injury or illness of an employee of anyone using your craft
- ✗ Liability of any sort caused by a person holding current Scottish Canoe Association membership
- ✗ Liability of any sort which comes under the Employers Liability Acts, or any other law relating to workmen



Are there any restrictions on cover?

- ! The sums insured limits that are shown on the policy schedule
- ! We will not pay for any excess that is shown in the policy wording
- ! You are not insured for any use other than private and pleasure
- ! You should not use your craft outside the territorial limits shown in the policy wording



Where am I covered?

- ✓ Inland and coastal waters of the United Kingdom up to a distance of 12 miles offshore
- ✓ Inland and coastal waters of Europe for a maximum of 30 days in any period of insurance



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for



When and how do I pay?

This craft insurance cover is available as a benefit that can be added to your membership with the Scottish Canoe Association. The cover is paid for alongside your membership and payment options should be discussed with the Scottish Canoe Association.



When does the cover start and end?

This cover is for 12 months. The dates of cover will run alongside your Scottish Canoe Association membership.



How do I cancel the contract?

You may cancel this cover within 14 days of receipt of the policy documents by contacting the Scottish Canoe Association Membership Team. Your insurers will give you a full refund of any premium you have paid provided that:

- You have not made and are not intending to make a claim.
- No incident likely to give rise to a claim has occurred.

If you cancel this cover outside your 14 day cancellation rights then no refund of premium will be given.