

Trafford Pleasurecraft Insurance

Insurance Product Information Document

This insurance is provided by Trafford Limited which is registered in the United Kingdom. Trafford Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number is 305016.


The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.


This Policy is sold on a non-advised basis and it is therefore for you to read the policy documents (paying particular attention to the terms, conditions and exclusions) and ensure it meets all of your requirements.


We will ask you questions in order to provide you with a quotation, leaving you to make your own decision as to how you wish to proceed and whether this product fulfils your specific insurance requirements.


What is this type of insurance?


This pleasurecraft insurance will insure your legal liabilities and your insured property against loss, damage or theft caused by a defined peril for incidents which occur within the cruising limits or transit area and at the location noted in your schedule, during the period of insurance for which your insurers have accepted your premium.


 What is insured?
<p>Section 1 – Your Insured Property</p> <p>Loss or damage to your insured property as a result of accidents and/or deliberate acts of others including but not limited to the following perils:</p> <ul style="list-style-type: none">✓ Fire;✓ Explosion;✓ Collision;✓ Sinking;✓ Grounding;✓ Malicious acts;✓ Arson;✓ Vandalism;✓ Piracy;✓ Riots; and✓ Civil commotion.✓ Faults and Gradual Deterioration.✓ Theft or attempted theft.✓ Your craft hitting an object underwater or partly underwater.✓ Salvage, towage & assistance charges.✓ Sighting costs.✓ Road Transit cover for craft under 30ft upon request (endorsement 3 must be stated in your schedule). <p>Section 2 – Liability to Third Parties and Passengers</p> <ul style="list-style-type: none">✓ Liability to Third Parties and Passengers.✓ You and your family's legal costs in settling or defending a claim, solicitors' fees and other expenses relating to official enquiries or coroner's inquests.


 What is not insured?
<p>Section 1 – Your Insured Property</p> <ul style="list-style-type: none">✗ Loss or damage to or failure of machinery caused solely by the breakdown, failure or derangement of a component part.✗ The cost of repairing or replacing any part that is lost or damaged because it was faulty or faults that you were aware of.✗ Loss or damage to stores, consumables, moorings, fishing gear, diving equipment, wet suits, dry suits, tow ropes, water skis, wakeboards, kneeboards or similar equipment.✗ Loss or damage caused by mildew, mould, or dampness, osmosis, insects, marine borers, barnacles, marine growth, fungi or molluscs.✗ Loss or damage from any peril to portable items including personal belongings and equipment whilst on-board your craft during the laid up period.✗ Loss of or damage caused by gradual deterioration which could have been identified by routine inspection, maintenance, or recommended by a surveyor. <p>Section 2 – Liability to Third Parties and Passengers</p> <ul style="list-style-type: none">✗ Anyone you employ in connection with the operation of your craft.✗ Any liabilities incurred whilst your craft is being used by or is in the custody or control of any person employed in the marine trade in conjunction with their business. <p>Section 3 – General Policy Exclusions</p> <ul style="list-style-type: none">✗ Terrorism, radioactive contamination, sonic bangs, war risks, riots and civil commotion.✗ Coronavirus and SARS


	Are there any restrictions on cover?
<ul style="list-style-type: none"> <li data-bbox="224 163 1453 226">! Theft, or attempted theft and/or damage caused by theft or attempted theft of your outboard motors only if they are secured by an outboard motor lock. <li data-bbox="224 237 1453 321">! The most your insurers will pay for your outboard engine is the current new replacement price less 10% per year for age, wear and tear up to a maximum of 50%. Outboards are only covered where the serial number and outboard details have been prior provided to your insurers. <li data-bbox="224 331 1453 457">! Theft or attempted theft of gear, equipment, personal items of a nautical nature or machinery from your craft or a locked place or storage place ashore unless there are visible signs of forcible entry to or exit from said storage place, or if the item was securely fastened and the removal has caused visible damage to your craft or where the item has been physically unscrewed from your craft leaving its fixing or evidence of its fixings. <li data-bbox="224 468 1453 499">! Theft or attempted theft of your trailer and any insured property on it unless the trailer is secured by a wheel clamp <li data-bbox="224 510 1453 573">! If your craft is a total loss the most that your insurers will pay is the market value up to the sum insured in the schedule unless you have an agreed value policy. <li data-bbox="224 583 1453 615">! An excess applies to most claims. <li data-bbox="224 625 1453 657">! Further restrictions in cover may apply in your policy schedule. <li data-bbox="224 667 1453 699">! Endorsements may apply to your policy 	

	Where am I covered?
<ul style="list-style-type: none"> <li data-bbox="224 829 1453 892">✓ Within the Geographical Limits as noted in your schedule. 	

	What are my obligations?
<ul style="list-style-type: none"> <li data-bbox="224 1018 1453 1123">- You must take reasonable care to provide insurers with complete and accurate answers to any questions you are asked when you take out, make changes or renew your policy. If you do not tell your us about any changes then we cannot tell your insurers and they may not pay your claim(s). <li data-bbox="224 1134 1453 1165">- You must tell us if you have an accident or incident, so we can tell you what to do next if you need to make a claim. <li data-bbox="224 1176 1453 1203">- Please read your full policy documents to understand the full terms and conditions of your policy. 	

	When and how do I pay?
<ul style="list-style-type: none"> <li data-bbox="224 1318 1453 1350">- For full details of when and how to pay, you should contact Trafford on 01525 717185 	

	When does the cover start and end?
<ul style="list-style-type: none"> <li data-bbox="224 1465 1453 1497">- From the start date (shown in your policy schedule) for 12 months. 	

	How do I cancel the contract?
<ul style="list-style-type: none"> <li data-bbox="224 1612 1453 1633">- You can cancel this insurance at any time by contacting your insurance adviser. <li data-bbox="224 1633 1453 1686">- After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of premium paid calculated as in clause 4.6.2 in the policy wording. 	

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