

Traffords Dinghy Insurance

Insurance Product Information Document

This insurance is provided by Traffords Limited which is registered in the United Kingdom. Traffords Limited is authorised and regulated by the Financial Conduct Authority Firm Reference Number is 304570.


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 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 dinghy 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:</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.✓ Automatic Road Transit cover.✓ Racing Risks – loss or damage to masts, spars, sails, rigging while racing your craft. <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, sports equipment, personal effects, valuables or money.✗ Loss or damage caused by mildew, mould, or dampness, osmosis, insects, marine borers, barnacles, marine growth, fungi or molluscs.✗ 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 or 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?

- ! 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.
- ! 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.
- ! Theft or attempted theft of secured gear and equipment 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.
- ! Theft or attempted theft of your trailer and any insured property on it unless the trailer is secured by a wheel clamp and/or a hitchlock.
- ! If your craft is a total loss the most that your insurers will pay is the lower of the sum insured in the schedule or the market value at the time of the loss.
- ! An excess applies to most claims.
- ! Further restrictions in cover may apply in your policy schedule.
- ! Endorsements may apply to your policy.



Where am I covered?

- ✓ United Kingdom, Channel Islands.
- See the policy wording for further information on cover for up to 30 days in European countries.



What are my obligations?

- 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).
- 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.
- Please read your full policy documents to understand the full terms and conditions of your policy.



When and how do I pay?

- For full details of when and how to pay, you should contact Traffords on 01525 717185.



When does the cover start and end?

- From the start date (shown in your policy schedule) for 12 months.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting your insurance adviser.
- 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 4.5.2 in the policy wording.

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