

ALL INCLUSIVE INLAND POLICY SUMMARY

Demands and needs

We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs. You require insurance to cover loss or damage to your pleasure craft and your liability in respect of that vessel and this policy fulfils your needs.

You are reminded that under the Data Protection Act we are not able to discuss or deal with your insurance affairs with a third party, whether or not related to you, without first receiving your written consent. Should you believe that it may be necessary to deal with your insurance affairs through a third party you are requested to obtain from us an appropriate authorisation form to be completed which will allow us to deal with your nominated representative.

This is a brief summary of the policy terms and conditions although the full cover is subject to the Conditions Precedent and other Terms of the Policy, a specimen of which is available on request at the address shown below and is subject to any additional cover [Endorsements] that may have been agreed.

We and other companies processing your data may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases we ensure that it is kept securely and only used for the purposes for which you provided it.

We would remind you that you should review your insurance arrangements regularly to ensure that you are properly protected. Particularly you should ensure that you are content with the limits in the legal expense insurance.

GJW Direct is a trading name of Groves, John & Westrup Limited who together with Munich Re Syndicate Limited at Lloyd's, [who provide the insurance] whose address and head office is St Helens, 1 Undershaft, London EC3A 8EE England are members of one of the world's largest insurance groups who provide the Capital.

Any correspondence in respect of your insurance should be directed to the address shown on the attached correspondence.

Groves, John & Westrup's head office address is:

Groves, John & Westrup Limited Silkhouse Court Tithebarn Street
 Liverpool L2 2QW
 Telephone number 0151 473 8000
 Facsimile 0151 473 8060
 E.mail insure@gjw ltd.co.uk

Groves, John & Westrup Limited are supervised by the United Kingdom Financial Conduct Authority Firm member number 310496

Law	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: <ul style="list-style-type: none"> • 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 policyholder normally resides; or • if you are applying for insurance protection 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 principal place of business; or • if the above does not apply, the law of England and Wales.
Premium	We charge a £20 policy fee which is shown in the Quotation Letter/Renewal Invitation. We may also charge a fee of up to £7 for mid term adjustments and a fee of £15 for the provision of duplicate documentation.
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 adviser 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.
Jurisdiction	Under Community Regulations unless we have agreed in writing and you have let out the Vessel for hire or reward or for commercial purposes [when you can only bring proceedings in England] you may at your option bring proceedings in England or where you are domiciled and, if the Court procedure allows, in respect of liability where the harmful event occurs.
Period of Insurance	We insure you for a period of 12 months.
Vessel Cover Section 2 of Policy	Your Vessel is covered for accidents (including fire, explosion, collision, stranding, grounding and heavy weather); latent defect; negligence; theft of the entire Vessel; theft of any part of the Vessel providing it is securely fastened to the Vessel, and in the case of an outboard motor, locked on by an anti-theft device in addition to its normal method of attachment, or inside a locked compartment on board the Vessel or locked place of storage ashore; malicious acts of

	<p>third parties (including vandalism, piracy or barratry); freezing and rodents.</p> <p>We will pay reasonable expenses incurred for averting or minimising physical loss or damage to the Vessel resulting from an event covered under the policy.</p> <p>We will pay the expenses incurred for the purposes of averting or minimising physical loss of or damage to the Vessel and the costs of averting or avoiding oil pollution or clearing and cleaning away oil pollution, subject to the excess and limit of our liability under the policy.</p>
<p>Main Exclusions for Vessel Section 2B and 2D of Policy</p>	<p>You are not covered in respect of theft of the Vessel caused by fraud practised against you; for example dishonoured cheques.</p> <p>We do not cover loss or damage caused by wear, tear or depreciation; insects, marine borers, barnacles, marine growth, vermin, fungi or molluscs; corrosion, rot, rust, mildew, dampness or weathering; electrolysis; osmosis; civil, criminal or administrative proceedings or action taken by customs officers or executive action of a government or government department unless arising out of an event which is covered by the policy; or war, civil disturbance and terrorism.</p> <p>We do not cover loss or damage to the sails caused by being split by the wind or blown away whilst in use or being rigged or unrigged.</p> <p>We do not cover damage to the Vessel's sails, masts, spars or rigging, whilst the Vessel is racing unless caused by stranding, sinking or fire of the Vessel or impact between the Vessel and any external substance including ice (but not water).</p> <p>We do not cover loss or damage to engines unless caused by accidental incursion of water into the Vessel; stranding, sinking or fire; impact between the Vessel and any substance including ice (but not water); theft or malicious act; or freezing provided that the machinery is protected by anti-freeze mixed and inserted in accordance with the manufacturer's specification.</p> <p>We do not cover loss or damage to protective covers more than five years old split by the wind or blown away.</p> <p>We do not cover loss or damage to boats or tenders caused by theft unless marked with the name of your Vessel or other unique marking.</p> <p>We do not cover theft to outboard motors unless secured to the Vessel or boat by an anti-theft device.</p> <p>We will not pay for the cost and expense of rectifying a fault in design or construction or a latent defect or defective workmanship carried out or materials provided by an independent contractor employed to carry out maintenance, repairs or alteration to the Vessel. We also reserve the right to deduct up to one third of the replacement cost of used protective covers and canopies and outboard motors and a reasonable amount from the cost of repairs or replacement to take account of any betterment to the Vessel arising out of repairs or replacement.</p>
<p>Personal Property/ Contents Cover Section 3 Part 1 and Part 2 of Policy</p>	<p>We cover your Contents and that of your immediate family whilst on board the Vessel or whilst in outhouses, garages and sheds used or being used in connection with the Vessel, or in transit within the UK or whilst in occupied houses built of bricks etc against All Risks.</p> <p>We provide restricted cover for:</p> <ul style="list-style-type: none"> • accidental damage by external and visible means only to televisions, sound systems, audio or visual recorders, CD players and home computer equipment whilst in the Vessel and temporarily at any other occupied dwelling in the United Kingdom but not whilst in transit; • deterioration of frozen foods kept in a deep freeze of less than ten years in age, up to an amount of £250, caused by breakdown of the deep freeze or failure of the supply of electricity or gas to the consumer unit feeding the vessel. We do not cover frozen food in cold rooms, stores or any other method of keeping frozen food; • loss and fraudulent use of cash, bank notes and currencies up to £250 and up to £250 for each credit card, provided that such loss is reported to the police and credit card company within 24 hours of discovery, the loss is not caused by breach of the terms and conditions of the credit organisation, the loss is not recoverable from the credit organisation and the loss or fraudulent use occurred within the cruising limits for which the Vessel is insured; • accidental breakage of mirrors, glass tops, fixed glass, furniture and sanitary fittings forming part of the Vessel; • your liability to pay rent following loss or damage to the Vessel rendering it uninhabitable, including your reasonable out of pocket expenses limited to 10% of the amount for which the contents are insured; • loss or damage for which you are legally liable as the tenant of the Vessel as a result of an insured event up to 10% of the amount for which the Contents are insured; • the cost of replacing keys for the Vessel, or safes or alarms in the Vessel if stolen, up to an amount of £500 in total. • items lost or damaged whilst in outhouses, garages and sheds up to but not exceeding

<p>Additional Cover</p> <p>Alternative Accommodation</p> <p>Special Events</p> <p>Moving Vessel</p> <p>Downloaded Information</p> <p>Visitors Belongings</p> <p>Temporary Removal</p> <p>Contents at University College</p> <p>Pedal Cycles</p>	<p>5% of the total Sum Insured of Contents.</p> <p>If your Vessel becomes uninhabitable following an event covered under Section 2 of the Policy and Endorsement 2 is noted on the Certificate we will pay up to £2,500 for similar alternative accommodation.</p> <p>We will increase the Contents</p> <p>We will cover your Contents whilst being moved to a new place of permanent residence. Limited cover is provided for brittle items.</p> <p>We provide restricted cover up to £1000 for damage to information you have bought and stored on home entertainment or mobile telephones.</p> <p>We provide restricted cover up to £1000 for loss or damage to your visitors' personal belongings.</p> <p>We provide restricted cover up to £2500 for loss or damage to your Contents temporarily removed from the Vessel but still in the British Isles.</p> <p>We provide restricted cover up to £2500 for loss or damage to contents whilst temporarily removed from the Vessel and whilst in student accommodation.</p> <p>We cover you and your Immediate Family's pedal cycles up to £600 whilst in the United Kingdom. We will not provide cover for theft of pedal cycles when away from the Vessel unless locked to a permanent structure or for accessories unless stolen with the pedal cycle or loss or damage whilst racing, pace making or taking part in time trials. We do not cover motorised pedal cycles.</p>
<p>Main Exclusions for Personal Property/Contents Section 3 Part 1 of Policy</p>	<p>We do not cover:</p> <ul style="list-style-type: none"> • the first £100 or any sum in excess of £1000 in respect of any unspecified items; • Contents in the open; • breakage of articles of a brittle nature other than jewellery unless caused by the action of thieves, robbers or burglars; • theft or disappearance from unattended vehicles unless the items are concealed from sight; • items whilst in any store or furniture depository; • loss or damage caused by wear or tear or mechanical derangement to a clasp, setting or other fastening, carrier or container; • loss or damage caused by washing, cleaning, drying, repair or renovation, moth, vermin, wet and dry rot, infestation, rust, atmospheric or climatic conditions or gradual deterioration; • loss or damage to watches and clocks caused by overwinding, denting, breakage of glass or internal damage; • loss or damage to sports equipment caused by scratching or denting, to sports equipment tyres or to sports equipment accessories unless lost with sports equipment; • loss or damage to sports equipment while being used; • loss or damage; to guns caused by rusting or bursting of barrels; contact or corneal lenses; cash, currency, bank notes, debit or credit cards, deeds or documents; caused by animals or birds; caused by war, civil disturbance or terrorism; or to mobile telephones or other personal digital assistants or tablets. • Jewellery and furs temporarily removed from the Vessel. <p>Where any item insured (including sanitary or kitchen fittings and furniture) consists of articles in a pair or set valued at more than £300, we only cover the particular part(s) of the set without reference to any special value by virtue of being part of a pair or set.</p> <p>If you do not continually occupy the Vessel between 1 November and 1 April, we only cover loss or damage caused by escape of water or oil from the fixed tanks, apparatus or pipes or for frost damage to internal water, oil tanks, apparatus or pipes provided the Vessel is fitted with central heating and it is turned on and set to at least 10 degrees Centigrade (50 degrees Fahrenheit) or, if the Vessel has no central heating, the water is turned off from the mains and/or storage tanks.</p> <p>We only cover loss or damage to carpets in the area where the damage occurred and do not pay for any undamaged carpeting.</p>
<p>Amount we will pay for contents</p>	<p>We will pay the cost of replacing or repairing the article lost or damaged not exceeding the Sum Insured or our maximum liability for any article as described in the policy.</p>

Public Liability Cover Section 3 Part 3 of Policy	We will cover you in respect of legal liability as occupier of the Vessel or as a private individual for bodily injury to any third party and damage to property owned by a third party caused by accident up to an amount of £3 million for any one accident or series of accidents arising out of any one event;
Main Exclusions for Public Liability Section 3 Part 2 of Policy	<p>We do not cover:</p> <ul style="list-style-type: none"> • liability attaching to you as owner of the Vessel; (This is covered under Section 4). • bodily injury to you or your immediate family; • bodily injury to or damage to property of any person who is engaged in your service; • bodily injury arising from any communicable disease or condition; • damage to property owned by or in the charge or control of you, your Immediate Family; • liability arising out of any profession, occupation, business or employment; • liability arising out of a contract which would not otherwise have attached; • liability arising out of your ownership, possession or use of: any motorised or horse drawn vehicle other than gardening equipment; any power operated lift; any aircraft or watercraft other than the Vessel or manually operated rowing boats, punts or canoes; any animal other than a cat, horse or dog - which is not designated as dangerous under the Dangerous Dogs Act 1991; liability which is covered under a specific policy in respect of the Vessel; liability in respect of any pollution and/or contamination; liability arising out of your ownership, occupation, possession or use of any land or building; and any liability which is insured under any other insurance except in respect of the excess of any indemnity granted under such insurance.
Irrecoverable Court Awards Section 3 Part 3	We will cover any sums you have been awarded by a Court in the United Kingdom up to £3,000,000 which are outstanding three months after the award has been made provided that we would have indemnified you had the award been made against you, there is no appeal pending and you agree to allow us to take over any rights that you had against any person against whom the award was made.
Burglar Alarm	It is a Condition Precedent to our liability in respect of loss or damage by theft or malicious act that whenever the Vessel is left unattended all protections including all locks and any burglar alarm will be in operation.
Third Party Liability Section 4A	<p>We will cover you or any person using the Vessel with your permission in respect of legal liability to another person arising out of such use of or interest in the Vessel subject to any excess or limit in the policy.</p> <p>We will cover the costs of defending any such claims and of attending any inquest, inquiry or similar proceeding provided they are incurred with our prior written consent.</p>
Main Exclusions for Third Party Liability Section 4B and 4C	<p>We will not cover:</p> <ul style="list-style-type: none"> • any persons contractually employed in connection with the Vessel other than captain, crew or those employed by you; • marina, slipway, ship yard, yacht club, sales agency, crane, travel hoist etc employees or operators; • any claim arising directly or indirectly from a communicable disease; • claims in respect of property owned by you or in your possession or of your immediate family or someone employed in your service; • claims arising directly or indirectly out of any profession, business or employment; • claims arising out of ownership, possession or use of any motorised or horse drawn vehicle, power operated lift, other than gardening equipment; • claims involving aircraft or watercraft other than the Vessel or manually operated rowing boats, punts or canoes; • claims involving any animal other than a cat, horse or dog which is not designated dangerous under the Dangerous Dogs Act 1991; • claim which is covered under a separate policy in respect of the Vessel; • liability caused or contributed to by recklessness or wilful misconduct on the part of you or any person using the Vessel with your permission; • liability caused by the trailer becoming detached from the towing vehicle or resulting from an accident occurring on a highway, public or private place whilst the trailer is attached to the towing vehicle; • liability arising out of a contract, fines or punitive damages.
General Exclusions applicable to whole	We do not cover loss, damage or liability arising from ionising radiations, radioactive toxic explosive or other hazardous or contaminating products of any nuclear installation, a weapon or

Policy Section 5	device employing atomic or nuclear fission or fusion, the radioactive, toxic explosive or other hazardous or contaminated properties of any radioactive matter, any chemical, biological, biochemical or electromagnetic weapon or the use or operation as a means for inflicting harm of any computer, computer programme or electrical system.
Conditions Precedent and Limitations	<p>A Condition Precedent is a condition of the policy with which you must comply if we are to be liable to you in respect of any claim:</p> <ul style="list-style-type: none"> • it is a Condition Precedent to our liability that the maximum designed speed of the Vessel when under engine power does not exceed 17 knots; • it is a Condition Precedent to our liability that the Vessel will be used for private pleasure purposes only unless we agree otherwise in writing; • it is a Condition Precedent to our liability that the Vessel will remain within the cruising area we have agreed; • it is a Condition Precedent to our liability that you will not make any significant structural alteration or addition to the Vessel without first obtaining our consent when the hull is made of steel or iron; • it is a Condition Precedent to our liability that you will exercise reasonable care to keep the Vessel in a seaworthy condition and keep it in a safe place; • we do not insure you if your Vessel tows or is towed except in an emergency or when customary; • it is a Condition Precedent to our liability under Section 3 of the Policy (Contents) that all protections including door and window locks and any burglar alarm system fitted is in full and actual operation when the Vessel is unattended; • if you use gas on the Vessel we do not cover you if: (i) the installation and tubing is not to a reasonable standard and in accordance with recommendations (ii) gas containers are not secured against movement; and gas lockers are not properly vented to the exterior of the Vessel (Section 7E).
Additional Benefits	<p>We also cover you for accidental bodily injury or death whilst using your vessel including embarkation and disembarkation up to a maximum of £20,000.</p> <p>If we pay a claim for loss or damage whilst the Vessel is in a marina you will not lose your no claims bonus or apply an excess.</p> <p>We cover you for medical expenses up to £1000 arising out of an insured event.</p> <p>We cover your legal expenses up to £25,000 to pursue damages for injury or death or out of pocket expenses following damage to the vessel or for the defence of criminal prosecutions brought against you arising directly out of your ownership of the vessel. We do not cover offences of dishonesty or violence or where you have obtained or attempted to obtain a financial advantage and we only cover pleas in mitigation where there is a real chance of these reducing any penalty.</p> <p>We also cover claims against retailers of goods or services supplied for use in connection with the vessel or the vessel itself providing that the amount in dispute is not less than £150 and not more than £5,000. On payment of an additional premium we will amend these limits by reducing the amount of £125 to £100 and increasing the amount of £5,000 to an unlimited sum.</p>
Limit	<p>In respect of loss of or damage to your Vessel, trailer or outboard motor, the limit of our liability is the Sum Insured that we have agreed.</p> <p>In respect of Contents or Personal Property, we shall not pay more than £1000 in respect of any one item unless each item valued in excess of £1000 has been agreed by us in writing.</p> <p>Our limit of liability in respect of third party claims is £3,000,000 for any one accident or series of accidents.</p>
What to do if you need to make a claim	<p>We are a Lloyd's Service Company and in matters of claims act upon the behalf of Munich Re Syndicate Limited.</p> <p>You must notify us of any occurrence which might give rise to a claim as soon as possible. Any theft, malicious damage or other crime involving the insured property must be reported to the police as soon as possible.</p> <p>Our telephone number is 0151 473 8000 and we are open between 9.00am and 5.30pm Monday to Friday with the exception of Bank Holidays. At all other times you can leave a message on our answerphone and we will call you back as soon as the office is open and in the event of an emergency, you may use our 24 hour claims help line number 0151 473 8099 and a claims adjuster or surveyor will be on hand to offer help.</p> <p>The number 0151 473 8099 may also be used by you to relay messages between family, friends and business contacts in the event of an accident.</p> <p>Upon notification of a claim we will send to you a claim form for completion and will at the same time provide specific advice and if necessary appoint an impartial surveyor. He will ascertain nature, cause and extent of damage and our consideration of your claim will be based on the advices of the surveyor taking into account information and evidence provided by you.</p>

	<p>In the event that the incident does not give rise to a claim recoverable under the insurance policy provided, or only part of the cost of repair or reinstatement is recoverable, we will give you a full explanation in writing.</p> <p>On receipt of a completed claim form, and if the claim is recoverable, we will, on provision of written estimates of repair inform you that we have no objection to repairs proceeding at which time we will advise you as to any reservation we might have as to cost of repairs. Instruction for repairs must be given by you and you are responsible for payment of all repair bills. To assist you, however, we are prepared to make direct payments to repairers providing that you are fully satisfied with the repairs and authorise us to do so.</p> <ul style="list-style-type: none"> We do not have approved repairers but will authorise you to proceed with a particular repair yard on the basis of estimates being fair and reasonable in amount. Under the policy we have the absolute right in our discretion to decide where property is to be repaired but it is unusual for us to veto any particular repairer it being our practice to accommodate, as far as possible, your own choice of repairer. In the event of a total loss of your yacht or motor Vessel or it is not capable of being repaired within the Sum Insured we will, subject to terms and conditions of the policy, pay the full sum insured. Our policy is a valued policy where payment is made on the basis of the Sum Insured. You should therefore ensure that the sum insured that you have chosen adequately reflects the value of your Vessel and you should review this annually. <p>You should not without our prior written consent admit any liability, make any offer to settle or compromise the claim against you which might give rise to a claim under the policy. You should not incur any expenditure except for the purposes of averting or minimising loss without our prior written consent.</p> <ul style="list-style-type: none"> If you receive a written claim from a third party you should immediately acknowledge that and provide our details and your policy number.
Cancellation	<ul style="list-style-type: none"> We give you a "cooling off" period of 14 days from the time you receive the policy. If the Policy and Certificate do not provide you with the protection you want and you do not want to continue with the insurance, you may cancel the policy within this period and we will return part of the premium retaining a proportionate part of the premium for that period for which we have been on risk provided no claims have been made. If you sell your Vessel the policy is automatically cancelled from the date of transfer of the ownership and we will return to you the premium in respect of the unexpired period less a service charge of £25. We may cancel the Policy at any time for cause by 14 days' written notice of cancellation given to you except in the case of default of Direct Debit when the period shall be 10 days.
Complaints	<p>Our Policy represents our philosophy of fairness and integrity with our customers and we will provide you with a high level of service at all times. If at any time you are not satisfied with our service or any other aspect of your insurance, you should contact us by telephone to see if we can resolve the matter. In the unlikely event that this does not resolve the matter you may state your complaint in writing, marking the letter "<i>for the attention of the Complaints Director</i>". We aim to resolve your complaint within five working days but if we are unable to do so we will acknowledge receipt of your complaint within that period. If the complaint still cannot be resolved amicably you have the right to refer your complaint to Lloyd's at Complaints, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN, , Email: complaints@lloyds.com, Telephone: +44 (0)20 7327 5693, Fax: +44 (0)20 7327 5225 and if they are not able to resolve your complaint and if you are a private Policyholder or a business with a turnover of less than €2,000,000 or a charity with an annual income of less than €2,000,000 or a trustee of a trust with a net asset value of less than €2,000,000, you may then approach the Financial Ombudsman Service, Exchange Tower, London, E14 9SR telephone number 0800 0234567, facsimile 0207 9641001, email complaint.info@financial-ombudsman.org.uk who will advise whether he is able to deal with your complaint. Under the terms of the Financial Services Ombudsman Scheme we must:</p> <ol style="list-style-type: none"> acknowledge your complaint within five days resolve your complaint within two weeks after which you may refer your complaint to Lloyd's before referring the matter to the Financial Ombudsman Service. <p>This is in addition to any other action you may subsequently wish to take including legal action. An application to the Financial Ombudsman Service must be made within six months of being notified of our final decision about your complaint.</p>
Compensation	<ul style="list-style-type: none"> You may be entitled to compensation from the Financial Services Compensation Scheme should the insurers be unable to meet their liabilities under this Policy. The levels of compensation available under the Scheme are for insurance: 100% of the first £2,000 of a valid claim, and 90% of the remainder. Further information can be obtained from the Financial Services Compensation Scheme. In addition, the Lloyd's Central Fund is available to meet claims at the discretion of the Council of Lloyd's.