

Notice to policyholders

Sailing Dinghy

With a view to simplifying our product offering, we have combined our Small Craft and Sailing Dinghy products to create an enhanced Small Craft policy.

We have listed the key changes and where you can find them in your policy booklet below. Please refer to the new policy document enclosed with your renewal documentation for full details, and please do check that the cover still meets your needs.

If you have any questions about your new policy please feel free to contact us.

We have added the following

- Mast and Sails damaged at an event – Page 16. Authorisation to immediately replace mast, spars and sails damaged at a major regatta
- Cover for craft being left on moorings during summer – Page 23. Craft allowed to be kept on marina berths permanently and on recognised moorings during the summer for a period not exceeding 28 days
- Rescue and Evacuation cover, including £100 donation to a charity who rescues you – Page 15. We will pay up to £25,000 for search, rescue and/or evacuation costs. We will also donate £100 in your name to a registered charity if they rescue you
- Pet Medical Expenses – Page 18. We will pay up to £500 if your pet is injured whilst on board your craft
- Marina Benefits – Page 15. Your policy excess will not be deducted if a claim occurs whilst your vessel is moored or ashore in a marina
- Key Cover – Page 15. We will pay up to £500 for stolen or damaged keys
- Medical expenses cover – Page 15. We will pay up to £1,000 medical expenses following an accident on board your craft.

We have increased the limits on the following

- Liability Cover – See policy schedule. Increased from £3 million to £5 million
- Personal Accident – Page 17. Increased from £60,000 to £100,000
- Personal Effects – Page 14. Increased from £350 to a minimum of £500.

We have removed the following

- Requirement to retain the outboard motor serial number.

We have modified the following

- Personal Equipment – Page 14. Modified to also include personal effects cover for you and your family, up to a minimum of £500 per incident
- Losses caused by wear and tear – Page 13. We will pay for loss or damage resulting from wear and tear, providing the craft is less than 3 years old, or if the craft is over 3 years old and you are able to provide evidence that the craft has been maintained appropriately.

We have added the following exclusions

- Loss or damage to consumable stores or moorings – Page 13
- Loss or damage resulting from electrolysis, osmosis or like conditions – Page 13.

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