Stand Up Paddleboard

Full Cover Insurance - Policy Document

Thank you for choosing Navigators and General for your Stand Up Paddleboard Full Cover Insurance

Your policy

This policy is an agreement between **you** (the person(s) shown in the schedule as the insured) and **us** (Zurich Insurance plc). It is based on the information **you** gave and **your** agreement to pay the premium. Remember, **you** must tell us if this information changes. If **you** do not, **your** policy may not be valid and **we** may not pay any claims **you** make.

You must read all **Policy Documentation** as one contract. Please make sure that it provides the cover **you** asked for. If not, please contact **your** insurance advisor or **us** as soon as possible.

Cancellation rights

If **you** decide that **you** do not want to accept the policy (or any subsequent renewal of the policy by **us**), please return it to SUPinsure.com together with the Certificate of Insurance within 14 days of receiving it. **We** will only charge **you** on a pro rata basis for the time **we** have been on cover subject to a minimum premium of £25 (plus insurance premium tax). The balance of the premium will be returned to **you**.

If **you** cancel **your** policy later than 14 days from receiving it, **we** will give **you** a refund in proportion to the time left until **your** current period of insurance is due to run out, subject to a minimum premium of £25 (plus insurance premium tax).

Please note that no cancellation refund will be allowed if a claim settlement has been paid or is in negotiation.

Certain words have specific meanings when they appear in the **Policy Documentation**. These meanings are shown below or in the section where they apply. They are printed in bold.

In this policy the words **'you'**, **'your'**, and **'yours'** refer to the person or persons showing in the schedule as the insured. The words **'we'**, **'us'** and **'our'** mean Zurich Insurance plc.

Definitions

Agreed Value: this is the amount shown in the schedule, which represents the value of **your SUP** as declared by **you** and agreed by **us**.

SUP: the Stand Up Paddleboard(s) and Paddle(s) described in the schedule.

Europe: European Union member states as well as Croatia, Norway and Switzerland.

Excess: an amount to be deducted or collected in respect of any claim.

Loss or Damage: accidental damage caused by forcible, violent or external means.

Policy Documentation: policy, schedule, endorsements and certificate of insurance (where issued).

Terrorism: the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

Total Loss: the **SUP** is irretrievably lost or destroyed. A constructive **total loss** is where the cost of replacement or repair exceeds the sum insured.

United Kingdom: England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.

Section A
Accidental Damage Cover

What is covered:

We will pay **you** for loss or damage to **your SUP** whilst it is:

- ashore.
- in transit by road.
- afloat on inland and coastal waters, up to 3 nautical miles offshore, of the **United Kingdom** and **Europe**.

In accordance with the limits and requirements shown within the **Policy Documentation**.

What you are not covered for:

- the **Excess** shown within the schedule, except in the event of a **Total Loss**.
- loss of use of the **SUP**.
- wear, tear, depreciation or gradual deterioration.
- the cost of making good any defect in repair or maintenance, resulting from work carried out by any person employed by **you**.
- the cost of making good any fault or damage arising from any fault or error in design or construction.
- replacing, repairing or renewing a faulty part, faulty design, faulty construction or defective materials.
- theft of the **SUP** unless the theft involves forcible and violent entry or removal.
- theft of **SUP** from an unattended vehicle unless it is attached to a locked car roof rack and is fitted with and secured by an anti-theft device, in addition to its normal method of attachment.
- a reduction in the **SUPs** market value following repair, or loss of value, warranty coverage or rating.
- **loss or damage** resulting from electrolysis, osmosis, or like conditions.
- scratching, denting, bruising and chafing whilst in transit by road, rail, air or ferry.
- damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers.

Preventing or Minimising a Loss

We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

Section B
Personal Effects Cover

What is covered:

Loss or damage to personal items that do not form part of the **SUP's** inventory, while used in connection with the **SUP** and whilst in transit. Up to a maximum £200, unless otherwise stated in the schedule.

We will provide this cover for:

- **you**, **your** husband, wife or partner and children who permanently live in your normal home.

What you are not covered for:

- the **Excess** shown within the schedule.
- theft from an unattended motor vehicle unless the vehicle was securely locked and the personal items hidden from view.
- damp, mould, mildew, vermin and moth.
- mechanical or electrical failure or breakdown.
- **loss or damage** to computer equipment or computer software, mobile phones, audio equipment and spectacles.
- breakage of items of a fragile nature.
- loss of money, travellers cheques, credit or debit cards.
- wear, tear, depreciation or gradual deterioration.
- any one item in excess of £100 unless agreed in writing by **us**.

Section C
Personal Accident Cover

What is covered:

Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability.

Benefits

1 Loss of Limb	£10,000
2 Loss of Sight	£10,000
3 Permanent Total Disablement	£10,000
4 Death	£10,000

The overall limit is £30,000 for any one accident or event.

If any one accident or event involves 3 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £30,000.

For persons aged under 16 or over 70 years at the time of the accident, the **permanent total disablement** benefit will not apply.

Permanent Total Disablement means disablement, which prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

Definitions:

Loss of Limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Personal Accident means accidental bodily injury caused solely and directly by outward violent and visible means.

We will provide this cover for:

You and persons aboard the **SUP** (including whilst embarking or disembarking) with **your** permission.

What you are not covered for:

- a disease, physical defect, illness or injury which existed prior to the accident.
- consequential loss of any kind.
- pregnancy.
- suicide and deliberate self-injury.
- being under the influence of drink, drugs or solvent abuse.
- wilful exposure to needless risk.
- disablement to any person employed by **you** in any capacity whatsoever.
- disablement to any person whilst the **SUP** is being used for purposes other than private and pleasure.

Conditions:

In the event of a claim no payment will be made without appropriate medical certification which **you** must submit together with any information, evidence or receipts that **we** ask for. These must be obtained at **your** expense.

- where necessary, the claimant must agree to a medical examination. **We** will pay the cost.
- no claim will be payable under more than one benefit in respect of any one accident.

Section D
Liability to others

What is covered:

we will cover **your** legal liability, up to the limit stated within the policy schedule, to compensate other people if someone dies or is injured, or property is lost or damaged, as result of **your** interest in the **SUP**.

We will provide this cover for:

you and those in control of the **SUP** with **your** permission. **You** are also covered whilst using a **SUP** not belonging to **you** and not insured under another policy.

What you are not insured for:

- liabilities whilst the **SUP** is in transit by road.
- liabilities assumed under contract, incurred solely by an agreement entered into by **you**.
- accidents or illness to persons contracted by **you**, in any capacity whatsoever, in connection with the **SUP**.
- liabilities resulting from any accident whilst the **SUP** is in the care, custody or control of any business, trade, profession or organisation.
- liability to passengers or crew engaged in any underwater sport or activity, from the time of leaving the **SUP** until safely within the **SUP**.
- Loss or damage to a Stand Up Paddleboard and Equipment not belonging to **you** but under **your** control.

Conditions which apply to the whole of this policy

1 Everyone covered by this policy must follow the policy terms and conditions.

2 This policy is non-transferable.

3 Should the **SUP** be sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.

4 **Your** policy is governed by the law that applies to where **you** reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply.
You agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to **you** in English.

5 **You** must tell **us** if any of the information on which this insurance is based changes. Failure to do so may result in **your** insurance no longer being valid and claims not met. If in doubt about any change **you** should disclose it. If **your** policy is amended as a result of any change **we** will be entitled to vary the premium and terms for the rest of the period of insurance. **You** should keep a record (including copies of letters) of all information supplied to **us** in connection with this insurance.

6 **You** must at all times exercise due care and diligence and do all **you** reasonably can to prevent incidents which would lead to a claim under this policy.

7 **We** will pay the reasonable cost of repair for **loss or damage**. In the event of a **Total Loss** or a constructive **Total Loss**, **we** will either pay the Agreed Value of the **SUP** or provide a replacement Craft of a similar age, size and type. Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of the **SUP** is not the same as prior to the claim.

8 If any claim is covered by another insurance, **we** will not pay the claim.

9 In no case will **we**, under any section, pay more than the sum insured shown against that item in the schedule.

10 In no case will **we** pay for unrepaired damage in the event of a subsequent **Total Loss**.

11 If **your** claim is fraudulent or false in any way, **we** will not make any payment and the policy will be void. There will be no refund of premium.

12 In the event of a claim under more than one section of the policy, the highest **Excess** will apply.

13 No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.

14 This insurance may be cancelled by us at any time subject to 30 days notice to **you** or by mutual agreement, when a pro rata return of premium shall be made calculated on the annual premium charged, subject to a minimum premium of £25 (plus insurance premium tax).

Exclusions which apply to all Sections of this policy

We will not pay for any claims arising from:

1 war, invasion, civil war, conflict or commotion

2 **terrorism**.

3 any chemical, biological, bio-chemical or electromagnetic weapon.

4 ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment.

5 wilful misconduct or acts of recklessness by **you** or other persons in control of the **SUP** including, not limited to, conduct when under the influence of alcohol or drugs.

6 any accident or incident that occurs outside the period of insurance.

7 hire, charter, reward or any other commercial activity.

8 **your** failure to maintain the **SUP** in a seaworthy condition.

9 the **SUP** being left unattended afloat on moorings, unless otherwise agreed.

10 the **SUP** crossing the English Channel, Irish or North seas.

11 the **SUP** being more than 3 miles offshore.

Conditions Relating to Accidents and Claims

1 **You** should contact SUPinsure.com on the following number 01752 485099 or online at: www.supinsure.com to report a claim or accident.

You will need to provide:

- **your** name and address.
- the place where the incident occurred.
- what caused the loss or damage.
- contact details of witnesses and third parties, where known.

2 **You** must tell **us** immediately about any accidents, claims or legal proceedings in connection with this policy, and give **us** all the information and help **we** may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made. **You** must send any writ or summons or comparable foreign documentation to **us** immediately it is received. **We** will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.

3 **You** must report any loss, theft, attempted theft or malicious damage to the police immediately.

4 **We** will pay reasonable costs incurred by **you** in respect of Official Inquiries and/or Coroners' Inquests. **We** will also pay reasonable costs incurred by **you**, subject to **our** prior approval, for settling or defending any claim.

5 **We** retain the option to decide where the repairs are carried out and may require a number of quotations.

Our complaints procedure

We value the opportunity to investigate concerns **you** may have about **our** service. **We** are committed t o handling complaints fairly, thoroughly and promptly.

In the first instance, if **you** have a complaint about **your** policy or claim, **you** should contact the insurance advisor acting for **you**, or **you** can contact us directly.

If **your** complaint is about:
• **your** policy, please call us on 01273 863400
• a claim, please call us on 01273 863450

Or if **you** prefer, **you** may write to us. The address to use is:
PO Box 848
Brighton
BN1 3GQ

If **we** cannot resolve **your** complaint straight away **we** will aim to resolve **your** concerns as soon as possible and **we** will keep you informed of progress while **our** enquiries are continuing. The majority of complaints **we** receive are resolved within four weeks of receipt.

The Financial Ombudsman Service (FOS)

If **we** are unable to resolve **your** complaint to **your** satisfaction within eight weeks or if **you** remain dissatisfied following receipt of **our** final response letter **you** can ask the FOS to formally review **your** case. **You** must contact the FOS within six months of **our** final response.

The FOS contact details are as follows:
Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR

You can telephone for free on:
08000 234 567 for people phoning from a "fixed line" (for example, a landline at home) 0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02
Or e-mail:
complaint.info@financial-ombudsman.org.uk

The FOS can help with most complaints if **you** are:
• a consumer
• a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million
• a charity with an annual income of less than £1 million
• a trustee of a trust with a net asset value of less than £1 million

If **you** are unsure whether the FOS will consider **your** complaint please contact them directly for further information.
You are entitled to contact the FOS at any stage of **your** complaint.

The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation should **we** be unable to meet **our** obligations.

Further information is available on www.fscs.org.uk or **you** may contact the FSCS on 0800 678 1100.

Following this complaints procedure does not affect **your** legal rights.

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UK Branch registered in England and Wales Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.
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Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093.
These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.
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