

Pleasure Craft Insurance

Insurance Product Information Document



Company: Curtis Marine Insurance

Product: Stand Up Paddleboard Third Party Cover Policy

Curtis Marine Insurance is a trading name of Curtis Marine Insurance Brokers Limited. Registered in England & Wales, Number 6465804. Authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 478771.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides third party cover for costs you are legally responsible for due to injury or damage caused to others, their craft or other property, arising from your stand up paddleboard (SUP). It provides the same cover whilst you are using a SUP not belonging to you and not insured under another policy.



What is insured?

- ✓ Your legal liability - third party cover to others, their craft or property (£3,000,000).
- ✓ Including legal costs associated with the defence against such a claim.
- ✓ Cover for others – whilst using your SUP with your permission.



What is not insured?

Cover excludes

- ✗ Loss or damage to your SUP or any SUP you are in charge of.
- ✗ Your failure to maintain the SUP.
- ✗ The SUP being more than 3 miles offshore.
- ✗ Liability while in transit by road, rail, air or ferry.
- ✗ Any commercial activity.
- ✗ Wilful misconduct or recklessness by you or other persons in control of the SUP (including under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! We will not pay more than the limits shown in your schedule and policy.



Where am I covered?

- ✓ Inland and coastal waters of the United Kingdom (England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Isles) and European member states including Croatia, Norway and Switzerland for up to 3 nautical miles offshore.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes.
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You can make payment online at time of purchase by credit or debit card. Future payments can be made by cheque, card or cash.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting us.

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 £15 (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 £15 (plus insurance premium tax). Please note that no cancellation refund will be allowed if a claim settlement has been paid or is in negotiation.

The policy is arranged and administered by Curtis Marine Insurance.
The policy is underwritten by Navigators and General, a trading name of Zurich Insurance plc.
Please see the policy documents for full details.

Navigators & General – Brighton

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Navigators and General is a trading name of Zurich Insurance plc. A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985.
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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request.
Our FCA Firm Reference Number is 203093.

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