

## Main Features of our Standard Product

### Main features

Your craft is insured by an ABI insurer. One of a panel of leading insurers used by Abbeygate. The main policy features include:

Land transit risks are covered.

Additional, wide ranging **legal** Protection cover provided by DAS.

Dropping off or falling overboard of outboard motors.

£2,000,000 Third Party Liability.

£1,000,000 Water-skiers liability to and incurred by water-skiers - including towing of inflatable.

Damage to Underwater Stern Gear as a result of striking a submerged object. Subject to £250.00 excess, in addition to the standard policy excess shown on the schedule.

Continent of Europe cover is available. Important NOTE - Any vessels cruising through Spanish Waters will require a Spanish Policy Translation. Failure to comply could result in your vessel being impounded or prosecution from Spanish Authorities. We shall be pleased to provide this Translation with your Policy.

For boats fitted with outboard motors these, should be locked to the transom using a property anti-theft device. It is warranted that theft cover is in respect of the trailer and entire vessel whilst mounted upon the trailer is excluded unless the trailer is fitted with an approved wheel-clamp.

Your policy covers your craft for its market value. You may wish to re-assess the insured value of your craft from time to time. Please contact our staff if you require assistance.

So that we can ensure you have the best cover from your policy, **please** notify us of any **changes that** may affect the insurers assessment of your policy. Examples of changes that would need to be advised are: changes in mooring location or changes in the specification of the craft.

Revised, nuclear/biological clauses. These are in line with the UK insurance market clauses and have been revised to reflect the current world situation.

If you cancel your policy in the first year of insurance, the following short period rates are charged. Within first 3 months 50% return. Within the first 4 months 25% return. Over 4 months No return