

# Floating Home Contents

This document replaces **Section C – Personal Belongings** in **Your** All Risks Boat Insurance Policy if there is an amount stated for **Contents** on **Your Certificate of Insurance**. Any cover for **Personal Belongings** is deleted. All other sections within **Your** All Risks Boat Insurance Policy will apply to this cover.

## Definitions

In addition to the definitions within **Your** All Risks Boat Insurance Policy the words below, where they appear in bold text, have the following meaning:

**Contents** – items of a personal nature that **You** own that would not normally be sold with the **Vessel**, not including any living creature, consumables, computer software, programs or data, motorised vehicles or motorised bicycles.

**Europe** – includes Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia & Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, The Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom, Vatican City (Holy See).

**You, Your** and **Yours** – within **Your** All Risks Boat Insurance Policy the definition of **You, Your** and **Yours** is extended to include **Your** family members living on the **Vessel** and, where specifically agreed by **Us**, the occupier of the **Vessel** if they are not the owner or a family member.

**Vessel** – within **Your** All Risks Boat Insurance Policy the definition of **Vessel** is extended to include **Your Contents**.

## Your Contents Cover

### What is covered

1 Whilst anywhere within **Europe** and for up to 60 days per **Policy** period elsewhere in the world, **Your Contents** are covered up to the amount shown in the **Certificate of Insurance** for:

1.1 all risks of accidental loss or damage;

- 1.2 theft;
- 1.3 fire and/or explosion;
- 1.4 acts of piracy; and
- 1.5 acts of vandalism.

**2 You** are also covered for:

- 2.1 alternative accommodation costs up to 10% of the **Contents Sum Insured** or £1,000 per incident, whichever is the highest, provided the loss or damage itself is covered under the terms of **Your Policy**;
- 2.2 the cost of replacement locks and keys for **Your Vessel** up to a maximum of £500 per incident, as a result of:
  - (a) loss or theft of keys while away from **Your Vessel**; or,
  - (b) loss or damage covered by this insurance.
- 2.3 the cost of replacing food and of hiring another fridge or freezer temporarily up to a combined maximum of £350 per incident, provided the loss or damage is not due to:
  - (a) an electricity or gas supplier deliberately cutting off or reducing the supply to the **Vessel**; or
  - (b) neglect by **You** or anyone living on the **Vessel**.
- 2.4 theft or accidental loss of money and unauthorised use of credit cards following theft or accidental loss up to £250 in total, provided that it is reported to the police or credit card company within 24 hours of discovery.

### **What is not covered**

**3** No cover is provided in respect of:

- 3.1 **Gradual Deterioration** of **Your Contents**;
- 3.2 loss or damage as a result of moths/insects;
- 3.3 loss or damage as a result of damp, mould or mildew;
- 3.4 loss or damage as a result of any criminal or deliberate act by **You** or any person living on the **Vessel** including, but not limited to, theft and attempted theft;

- 3.5 loss or damage as a result of cleaning, repairing, alteration or restoration;
- 3.6 mechanical breakdown or electrical failure of **Your Contents**;
- 3.7 loss or damage to fishing, diving, skiing or sports equipment whilst in use;
- 3.8 equipment used for business purposes;
- 3.9 deeds, bonds, cheques, or any other financial securities;
- 3.10 property insured elsewhere;
- 3.11 accidental damage to bicycles unless resulting in **Total Loss** or **Constructive Total Loss** of the bicycle;
- 3.12 theft of bicycles unless they are:
  - (a) locked to a permanent fixture using a bicycle lock specifically designed and marketed for that purpose;
  - (b) locked to the **Vessel** using a bicycle lock specifically designed and marketed for that purpose; or
  - (c) locked inside the **Vessel** or a permanent building and following forcible and violent entry.
- 3.13 theft of **Contents**:
  - (a) from an unattended **Vessel**, unless taken by force from the locked **Vessel** or from a locked cabin or locker;
  - (b) whilst away from the **Vessel** unless force and violence are used.
- 3.14 theft of items of jewellery or watches valued over £1,000, unless:
  - (a) being worn or carried by **You**;
  - (b) being kept in a room where **You** are present; or
  - (c) locked in a safe.
- 3.15 theft of portable electronic equipment while away from the **Vessel** unless following forcible and violent entry into a locked store, building or vehicle;

- 3.16 unauthorised use of credit cards following accidental loss or theft if the credit card company agrees to reimburse the loss to **You**;
  - 3.17 the cost of replacing any undamaged items which form part of a pair, set or suite.
- 4 If **Your Vessel** is unoccupied for 45 days or more in a row, **You** are not covered for loss or damage as a result of:
- 4.1 theft or attempted theft;
  - 4.2 vandalism; or
  - 4.3 escape of water or oil from pipes or tanks.

### **Limits, Excesses and Deductions**

- 5 The single item limit is £1,000. Any item valued in excess of £1,000 must be agreed by **Us**.
- 6 With regard to portable electronic equipment; the single item limit is reduced to £500, items valued over £500 must be agreed by **Us**. Cover for mobile phones is limited to a maximum of £100 regardless of value.
- 7 Cover for bicycles is limited to £250 each and £500 in total, unless otherwise agreed by **Us**.
- 8 Cover for jewellery and watches is limited to a maximum total value of 10% of the **Sum Insured** for **Contents**, unless otherwise agreed by **Us**.
- 9 Prior to the deduction of the excess, and except in the case of a **Total Loss** or **Constructive Total Loss**, **We** may reduce the amount **We** will pay by no more than 30% if repairing or replacing would restore the following items to a better condition than prior to the loss or damage:
- 9.1 Clothing;
  - 9.2 Items over five years old (excluding jewellery).
- 10 If the total value of **Your Contents** at the time of the loss exceeds the amount specified for **Contents** in the **Certificate of Insurance**, the amount that may be claimed shall be reduced proportionately.
- 11 The excess stated in the **Certificate of Insurance** will not be deducted from claims for:
- 11.1 bicycles;

- 11.2 alternative accommodation;
- 11.3 replacing food and hiring another freezer;
- 11.4 unauthorised use of credit/debit cards and loss of money;
- 11.5 replacement locks and keys for **Your Vessel**; or
- 11.6 mobile phones.

12 Any references in this **Policy** to British Pounds are deemed to have the same value in any other currency at current exchange rates.

## **Your Legal Liability to the Public**

### **What is covered**

13 Whilst anywhere in the world cover is provided for any sums (up to the amount stated in the **Certificate of Insurance**) that **You**, as a private individual, are legally liable to pay following an accident which results in:

- 13.1 damage to property; and
- 13.2 death or injury.

### **What is not covered**

14 No cover is provided in respect of any liability:

- 14.1 for death or injury to **You** or any person engaged in **Your** service;
- 14.2 arising from any communicable disease or condition;
- 14.3 arising out of any criminal or violent act towards another person;
- 14.4 for damage to property owned by or in the charge or control of **You** or any person engaged in **Your** service;
- 14.5 in Canada or the United States of America after the total period of stay in either or both countries has exceeded 30 days in the **Period of Insurance**. The maximum amount **We** will pay is limited to £500,000 for any liability arising in Canada or the United States;
- 14.6 arising out of any profession, occupation, business or employment;
- 14.7 assumed under contract;

**14.8** arising out of **Your** ownership, possession or use of:

- (a) any motorised or horse drawn vehicle other than domestic gardening equipment;
- (b) any power operated lift;
- (c) any aircraft or watercraft other than the cover provided in Section B – Your Liability to Others; or
- (d) any animal other than cats, horses or dogs which are not designated as dangerous under the Dangerous Dogs Act 1991.

**14.9** arising out of **Your** ownership, occupation, possession or use of any land or building other than detached domestic outbuildings or garages adjacent to the **Vessel**; or

**14.10** covered under any other insurance until such insurance is exhausted.

***Please note that all other conditions in Your All Risks Boat Insurance Policy apply in every case.***