

## Insurance product information document

Company: Nationale-Nederlanden, non-life insurance company, permit no.: 27023707 (NL)  
Product: Boat insurance

This insurance card only provides a summary of the insurance policy. In the policy terms and conditions, you will find details of all features, benefits and exclusions.

### What kind of insurance is this?

This insurance covers damage caused by or to your boat. This insurance only covers pleasure craft like motorboats, sailboats or launches (houseboats and vessels used for commercial/company purposes are not covered). In addition to liability coverage, you can select from among various additional coverage options.



#### What is insured

- ✓ The types of loss or damage caused by or to your boat that are covered under this insurance are listed below.

##### Liability

- ✓ You are covered if you are held liable for loss or damage caused by your boat to other persons or to property. We reimburse up to a maximum of €5,000,000 per event.

##### Further details

The sums insured for damage to your boat are listed on your policy.

##### Optional: damage to your own boat

With Limited Hull coverage, you are insured for loss or damage to your boat due to fire, theft or storm.

Comprehensive Hull coverage includes loss or damage to your own boat caused by other sudden external events like collision, stranding, vandalism, lightning strike, and joyriding.

##### Further details

Comprehensive Hull coverage also includes consequential damage as a result of an inherent defect in the boat. The repair of the inherent defect (including the engine, regardless the age) is also covered.

##### Optional: burglary or theft, or attempted burglary or theft of your boat

Burglary is covered. In the event of theft, your boat and engine are covered for their current value. The same applies to a dinghy or boat trailer covered under your policy. This module can be included with Limited Hull and Comprehensive Hull coverage.

##### Further details

##### Optional: contents

When you opt for either the Limited Hull or Comprehensive Hull, boat contents are automatically covered. Contents includes items like clothing, crockery and cutlery, linen etc. With Limited Hull, boat contents are covered up to a maximum of 20% of the insured amount for your boat. Comprehensive Hull provides full coverage for your contents.



#### What is not insured

- ✗ Liability insurance claims resulting from a deliberate act or omission or negligence
- ✗ Damage to your boat caused intentionally or resulting from manifest negligence
- ✗ Damage resulting from normal wear and tear
- ✗ Loss or damage if you hire out your boat
- ✗ Loss or damage due to poor maintenance of your boat



#### Are there coverage limitations?

- ! You are obliged to take measures to prevent theft and burglary, such as keeping valuables out of sight.

##### Deductible

You can select your preferred deductible, which can be either no €0, €250 or €500. You qualify for a decreasing deductible if you have not made any claims under your policy for a number of years. You can read more about how the deductible decreases in the terms and conditions of insurance.

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**Optional: damage caused by fire or explosion**

Loss or damage caused by fire or an explosion is covered under both the Limited Hull and Comprehensive Hull coverage.

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**Optional: damage from natural causes**

Limited Hull and Comprehensive Hull coverage both include loss or damage caused by lightning strike and storm.

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**Optional: dinghy and boat trailer**

A dinghy is covered as standard. A boat trailer can optionally also be covered.

**Further details**

A dinghy is covered as long as its maximum speed is 20km per hour and its length does not exceed the maximum width of your boat.

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**Optional: accidents to persons on board**

We pay out a fixed sum when an accident results in the death or permanent disability of a person on board your boat.

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**Optional: legal assistance**

With this option, you receive legal assistance in the event of a conflict or dispute concerning, for example, an injury on board, maintenance and repair, warranties, or in case of conflicts in relations to a berth or hardstanding space. Legal expenses and the costs for independent experts are also covered. We provide the legal assistance coverage through legal expenses insurance provider DAS, who also handles

**Optional: breakdown assistance**

If a boat can no longer sail due to damage covered by this insurance, we will arrange transportation to the closest place where it can be repaired

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**Covered costs**

- ✓ Should an insured event occur, the following costs are also covered:
  - costs relating to preventing or limiting damage
  - costs of assistance and salvage
  - vessel recovery and clean-up costs

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**Repairs**

- ✓ If the damage to your boat can be repaired, we will reimburse the costs of repair without applying a new-for-old deduction (except in the case of sails and boat covers).

**Where am I insured?**

- ✓ You can choose from among different navigation areas: Netherlands +20 nautical miles coastal cover, Europe +20 nautical miles coastal cover, or sea cover. If you are sailing to Spain, Croatia, Greece or Italy, we will provide you with international proof of insurance or an Italian insurance certificate. Your coverage area is shown on the policy document.

**What are my obligations?**

When you apply for this insurance, we ask you a number of questions. It is important that you answer these questions fully and correctly. If your situation changes, you must let us know as soon as possible. In the event of loss or damage, you must do everything you can to limit such loss or damage. You must also report the loss or damage to us as soon as possible.



### When and how do I pay

You can opt to pay your premium monthly, quarterly, semi-annually, or annually. Payment is always by direct debit.

#### Further details

We do not charge an additional fee for payment in instalments.

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#### No claims discount

For every year that you do not make a claim, you receive a discount on your premium (up to a maximum). If you make a claim, it is possible that you will no longer receive your no claims discount (or not in full).



### Start and end of coverage

Coverage starts on the date stated on your policy. The term of the contract is one year. We will renew your policy automatically each year as long as we do not receive notification of cancellation. If you fail to pay the premium on time, we will be entitled to terminate your insurance.



### Cancelling your insurance

After the first year, you can terminate the insurance policy whenever you like by providing one month's notice.

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