



Sunseekers Owners' Insurance Key Facts





What cover do I have?

Your Sunseeker Shield Policy is underwritten by Navigators & General, a trading name of Zurich Insurance plc and administered by E Coleman & Co Ltd on their behalf. It will cover you for any damage to your vessel (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition, if you are involved in an accident you are covered for any damage you cause to property of other people or for any injuries they sustain.

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If you do not reside within the United Kingdom, Channel Islands or Isle of Man or if there is any disagreement about which law applies, English law will apply. In which case, 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.

How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Sunseeker Shield Policy. The full terms, conditions and exclusions are shown in the policy document. A copy of the policy is available on request.

Cover	Key Features	Significant exclusions & limitations	Policy Page
Material Damage	Loss or damage to your vessel by fire, theft, accident or malicious damage	Please refer to "We will not pay for"	6+7
	Up to 120% uplift in the sum insured to purchase a replacement Sunseeker of the same model and specification in the event of a total loss	For vessels which are less than 3 years old	6
	Tenders and auxiliary craft automatically covered	Up to 18' in length and not exceeding £5,000 in value	5
	Outboard motor automatically covered	Up to 40bhp	5
	Machinery breakdown	For vessels less than 5 years old	6+10
	Loss of or damage to the vessel whilst in transit	Up to 20 miles from home port. Vessels over 10 metres must use a professional haulier.	7
	Marina Benefits policy excess will not apply to a claim	Whilst the vessel is moored on a marina. Excludes Personal Effects claims.	10
	Loss of or damage to mopeds and motorcycles	Whilst on board the vessel. Excludes road risks.	10
Liability	Legal liabilities to others	Up to £5,000,000 any one incident. Excludes liability to employees.	8
Optional Covers	Increased Machinery breakdown	For vessels less than 10 years old. Additional excess and premium applies.	12
	Fine Art	Limited to £2,500 for unscheduled items	6
	Loss of charter income	Where Skipper Charter is specified in the schedule.	11



Important Policy Conditions

You must:

- Take reasonable care to answer all questions honestly and to the best of your knowledge, and if you volunteer any other information, you must ensure that the information is not misleading;
- Exercise due care and diligence and do all you reasonably can to prevent loss or damage to your vessel.

Excess

In most cases a policy excess will apply. These are detailed in the quotation and policy schedule.

How do I make a claim?

You should contact us on the following number if you need to report a claim or accident:

Mon-Fri (9am – 5pm GMT): **+44 (0)1202 647 400**
Out of business hours: **+44 (0)1202 647 463**

Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

In the first instance, if you have a complaint about your policy or claim, you should contact E Coleman & Co Ltd.

Please call us on **+44 (0)1202 647400**

Or if you prefer, you may write to us. The address to use is:

8 Albany Park
Cabot Lane
Poole
Dorset
BH17 7AZ

We will provide you with a leaflet containing our complaint procedure as a matter of course during the complaint process and this is also available on request.

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 may be eligible to 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

Or call: Monday to Friday – 8am to 8pm, Saturday – 9am to 1pm

• 0800 023 4567

- calls to this number are normally free for people ringing from a “fixed line” phone – but charges may apply if you call from a mobile phone

• 0300 123 9 123

- calls to this number are charged at the same rate as 01 or 02 numbers on mobile phone tariffs

These numbers may not be available from outside the UK – so please call from abroad on **+44 20 7964 0500**.

Or e-mail: **complaint.info@financial-ombudsman.org.uk**

This is a free and impartial service and will not affect your legal rights.

If I take out cover but then change my mind can I get my premium refunded?

If you are a Consumer and choose to cancel your policy within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date), we will charge you on a pro rata basis for the

time we have been on cover. If you cancel your policy after this period, we will give you a refund in proportion to the time left until your current period of insurance is due to expire, subject to a minimum of twenty five per cent (25%) of the premium being retained by us unless otherwise agreed in writing.

Can I cancel the policy at any other time?

You have the right to cancel the policy at any time by telling us, either in writing or over the phone, using the contact details set out in your covering letter.

Can the Company cancel the policy at any other time?

We may cancel the policy by giving thirty (30) days' notice in writing to your last known address.

Important notes

In selecting insurance for your craft, we have recommended a level of cover from a range of insurer's products, to meet with your requirements as we understand them. Cover is shown in your copy of our policy wording plus additional or excluded cover is endorsed on the reverse of your policy schedule.

Policy administration

In order to administer your insurance policy and any claims made against the policy, E Coleman & Co Ltd may share personal data provided to us with other companies within the Zurich Financial Services Group and with business partners, including overseas companies. If we do transfer your personal data, including where we propose a change of underwriter, we make sure that it is appropriately protected.

If you would like a copy of the policy document, please visit our website www.sunseekershield.com where it can be downloaded. Alternatively, call us on **+44 (0)1202 647400** and we will be happy to send you a copy.



Coleman

E Coleman & Co Limited,
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www.colemaninsurance.co.uk
www.sunseekershield.com

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ZURICH®

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Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0880 111 6768. Our FCA Firm Reference Number is 203093

Communications may be recorded or monitored to improve our services and for security and regulatory purposes.