

Wanderer & Gull Spirit Dinghy Insurance

Cover Details

The cover provided by this policy includes:

- Accidental Damage and loss to the dinghy and equipment.
- A low excess of £30 for each claim.
- Comprehensive cover whilst trailing, racing, or cruising.
- Twelve months in commission, sailing inland and coastal waters.
- Includes cover for 30 days whilst trailing or sailing abroad.
- Third Party Liability cover of £3,000,000. (In our experience most sailing clubs insist on a minimum of £1,000,000)
- Inclusion of outboard engines, trailers and launching trolleys as separate items. (The premium is based on the aggregate insured Value).
- No separate figures for mast, sails and hull; this feature provides more flexibility in the event of a claim.
- Medical Expenses up to a limit of £500 for any Doctor's or Surgeon's fees incurred by the Assured or his/her family for the treatment of personal injuries caused by the vessel sinking or being in collision with another vessel or with an external object or being on fire.

No Claims Bonus of up to 25%

Claims

For total losses the Insured Value is paid. For partial losses repair costs are paid, but not exceeding the Insured value, when the claim would be treated as a total loss.

This effectively means that you would receive the original purchase price of the boat. Unfortunately we cannot cover any price increase between the date of insurance and the date of loss. It does mean, however, no deductions will be made for age of the dinghy, this is quite an unusual feature.

Outboard engines are treated differently and there may be a deduction, based on the age of the engine.

Often insurers make deductions for damage when racing; Axa Insurance do not. In all cases claims are subject to the £30 excess.

Notes: You need to advise us if the dinghy is moored afloat. Outboard motors must be locked securely to the boat or kept in a locked building.

This is just a synopsis of the present cover and you must refer to the policy for full details of the cover, with its conditions and exclusions; a specimen policy can be provided if