

HOUSEBOAT CONTENTS EXTENSION

This Extension is operative only if an Amount Insured for Houseboat Contents is included on your latest policy schedule. Section 4 of the Policy Terms and Conditions is deemed deleted

Section 7 - Insurance of Houseboat Contents

7.1 The Contents of the Vessel belonging to you or any member of your family are covered in the terms of Section 1

7.2 Exclusions

This Section does not cover:

- 7.2.1 loss or damage by any cause excluded by Section 1;
- 7.2.2 mechanically propelled or assisted vehicles (other than gardening machinery and pedestrian controlled vehicles), trailers, caravans, aircraft, hovercraft, watercraft, or parts or accessories of any of them, outboard motors or navigation equipment or items permanently fixed to the Vessel; any living creature;
- 7.2.3 property owned or held in trust in connection with your business or trade or profession or that of members of your family, deeds, bonds, securities, manuscripts and documents of any kind, credit or debit cards, charge cards, cheque cards, bankers or cash dispenser cards;
- 7.2.4 property insured elsewhere;
- 7.2.5 loss or damage caused by bad construction, defective design or the use of defective materials, by any process involving heating, dyeing, cleaning, restoring, fitting, altering, maintaining or dismantling, or by electronic, electrical or mechanical breakdown, failure or derangement, or by domestic pets;
- 7.2.6 loss or damage caused by cracking, scratching or breaking of china, glass or similar brittle articles occurring while the Vessel is not securely moored;
- 7.2.7 loss or damage while the Vessel or any part of it is chartered, lent, let or sub-let.
- 7.2.8 Unoccupancy
When the Vessel is unoccupied for a continuous period exceeding 30 days this Section does not cover:
 - 7.2.9.1 breakage of or damage to fixed glass and sanitary fixtures;
 - 7.2.9.2 loss or damage, other than by fire or explosion, caused by theft or attempted theft, vandalism or acts of malicious persons;
 - 7.2.9.3 damage caused by bursting, leaking or overflowing of water or other tanks, pipes or apparatus or damage caused by leakage of oil from any fixed heating installation, pipes or apparatus.

7.3 Basis of Settlement

Total loss or destruction

- 7.3.1 In the event of total loss or total destruction of any items the amount payable will be
 - 7.3.1.1 the cost of replacement for items less than 5 years old other than clothing, linen and pedal cycles;
 - 7.3.1.2 for items more than 5 years old and all clothing, linen and pedal cycles, the cost of replacement as new, less an adjustment for wear and tear.

Claims for damage

- 7.3.2 Claims for damage will be paid on the basis of the cost of repair but an adjustment for wear and tear will also be made (where applicable) in the settlement of your claim if the amount insured for Houseboat Contents is inadequate at the time of any loss or damage, or you do not intend to replace or repair.

Matching of Items

- 7.3.3 No amount will be paid for the cost of replacing any undamaged item or parts of items forming part of a set, suite or collection and in repairing any item of a set, suite or collection Insurers will not be bound to create an exact replica nor will they be bound to match exactly colour or texture and will only be responsible for obtaining a reasonable match. If any item of a set, suite or collection is damaged or stolen no claim will be admitted for a total loss for the full set, suite or collection.

Limits of amount payable

- 7.3.4 The Amount Insured for Houseboat Contents (subject to the specific limits detailed below):
 - limit for any single painting or picture, personal effect or item of clothing: £350
 - limit for cash: £150
 - limit for other single items (except for furniture, furnishings and domestic appliances) unless specially agreed by Insurers: £500

7.4 Additional Cover

Alternative Accommodation

- 7.4.1 If the Vessel is rendered uninhabitable by a cause insured by this policy Insurers will pay the reasonable cost of comparable alternative accommodation for the Assured and his or her family and the reasonable cost of temporary accommodation for domestic pets for a period that is reasonable to reinstate the Vessel to an habitable condition.
Limit of amount payable under this clause : £1,000

- Locks and Keys
- 7.4.2 Insurers will pay the cost of replacing and fitting external door locks, padlocks, safes and alarm systems where the keys of such locks have been stolen.
Limit of amount payable under this clause: £100
- Averting Loss
- 7.4.3 Insurers will reimburse all expenses reasonably and necessarily incurred by the Assured in safeguarding or recovering the Contents from loss or damage by a cause insured by this policy where the expenses are incurred to minimise or avert a loss covered by the policy.
Limit of amount payable under this clause: £1000
- 7.5 Personal Liability
- 7.5.1 If the Assured or any member of his family living with him on the Vessel incurs any legal liability for bodily injury or illness of any person other than an employee, or loss of or damage to material property not connected with the ownership, control or occupation of the Vessel, the Insurers will indemnify him in the Terms Conditions and Exclusions of Section 2 of this Policy.
- 7.5.2 This Extension does not cover liability:
- 7.5.2.1 for loss of or damage to property which belongs to or is in the care of the Assured or a member of his family, any other person living permanently on the Vessel, any person employed by the Assured or a member of his family;
- 7.5.2.2 arising from the Assured's trade, profession or employment or that of any member of his family, or from the ownership or occupation of any land or building, the ownership possession or use of animals, birds and fish (but not domestic dogs and cats), firearms, motor vehicles, aircraft or watercraft which are mechanically propelled (but this exclusion does not apply to toys or models);
- 7.5.2.3 arising directly or indirectly from the transmission of any and all communicable diseases or viruses;
- 7.5.2.4 arising from any agreement or contract unless liability would have existed otherwise.
- 7.6 Wider Cover for Selected Items
- 7.6.1 Insurers will pay the cost of replacing or repairing if accidentally lost or stolen: Sports Equipment including clothing designed or used solely for sporting purposes, Pedal Cycles Personal Effects and Clothing and Valuables, whilst in the insured Vessel, or whilst temporarily removed to anywhere in the United Kingdom.
- 7.6.2 This Section 7.6 of the Policy does not cover:
- 7.6.2.1 breakage of racquets or strings in the course of play, the cost of replacing or repairing electrical or mechanical equipment following breakdown or misuse;
- 7.6.2.2 loss or damage caused by vermin, insects, mildew, atmospheric conditions, wear and tear, normal depreciation or any process of cleaning, repair or alteration;
- 7.6.2.3 loss or damage during removals or while in a furniture store, saleroom or exhibition;
- 7.6.2.4 loss of or damage to contact lenses, guns, firearms, parachutes, camping equipment, sub-aqua equipment, motor vehicles, boats, canoes, surfboards, sailboards, hovercraft, aircraft, or any other form of aerial devices and accessories belonging to any of these;
- 7.6.2.5 any item which does not belong to the Assured or his family and for which they are not legally responsible, any item owned or used either wholly or partly for business or business promotion purposes or any item more specifically insured by this or any other policy;
- 7.6.2.6 loss or damage if the Vessel is in transit by road, or is being towed (except when in need of assistance), or if undergoing major structural repair or alteration, or if repossessed by the legal owner, or if outside the Cruising Range stated on the Schedule;
- 7.6.2.7 theft of any pedal cycle not left locked to or in the Vessel or left unlocked and unattended away from the Vessel.
- 7.7 Limit of amount payable under this Wider Cover
- 7.7.1 for each item not listed individually on your latest Schedule: £350
- 7.7.2 for each pedal cycle, unless otherwise specified on the Schedule: £250
- 7.7.3 for items listed individually on your latest Schedule: the amount insured for that item.