

## Eligibility Agreement

### Important note

- By proceeding, you are agreeing to the following statements which will form part of the terms & conditions between the Insurers and you. If you are unable to agree the statements or have a material fact to declare please contact us on 01684 564457 during office hours or email us as we may be able to assist
- The United Kingdom (UK) is defined as England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- Unless some other law is agreed in writing, the law which applies to this insurance is English and the English language will be used in all communications.

### The Vessel (Unless specifically agreed by us in writing and noted on your policy schedule):

- It is for Private Pleasure use Only.
- The sum insured does not exceed the price paid for the vessel by you (The Policy Holder)
- It has a Maximum design speed that does not exceed 35 knots/ 41 mph. This is increased to 40 knots/ 45mph for Speedboats and RIBs.
- It is of Fibre Glass, Aluminium or Steel Construction (This does not apply to Dinghies & Rowing Boats).
- It has been professionally built / completed.
- It has not been converted since original build.
- It is not used for a purpose other than intended when originally built
- It is maintained in a seaworthy condition.
- It is not used as a permanent residence.
- It is compliant with any relevant licencing requirements.
- It is not powered by a Jet Drive / Jet propulsion engine.
- It is not a Trimaran (This does not apply to Dinghies).
- In respect of Inland craft, if applicable the vessel has maintained a current Boat Safety Scheme Certificate.
- In respect of Outboard Motors, these must be secured with a device specifically designed, sold and marketed as a secure method to prevent the theft of outboard engines and all serial numbers must be noted and retained as will be required in the event of a loss. (Note: A padlock & chain is not sufficient as a security device).
- In respect of craft with a maximum design speed of over 17 knots (20mph) and an inboard engine, the vessel has an automatic or remote control fire extinguisher in the engine compartment.
- In respect of dinghies & tenders, these must be permanently marked with the name of the parent vessel all serial numbers must be noted and retained as will be required in the event of a loss.

### You (the policy holder)

- Are the Legal Owner of the vessel
- Are aged 18 years old or over
- Are a resident of the UK and have been for more than one year
- If a limited company, have a registered address in the UK for more than one year and the directors have been resident in the UK for more than one year
- Agree that the payment will be taken using the credit/debit card for which you have entered the details and that this is your own card or you have the cardholder permission.
- Agree to the terms and conditions and declare that you have read and that you agree to our Terms of Business agreement and the Privacy policy on this website.
- Agree that you wish to enter into a contract arranged by Mercia Marine (Underwriting) Limited and underwritten by Allianz Global Corporate and Specialty SE and Inter Partner Assistance S.A (If Applicable).

### You/ any person who will be in charge of the vessel (Unless specifically agreed by us in writing and noted on your policy schedule):

- Are aged 18 years or over (This does not apply to Rowing Boats & Dinghies).
- Have no criminal convictions (other than minor road traffic offences).
- Have never been declared Bankrupt.
- Have not had any Marine insurance cancelled, refused or special terms applied.
- Have experience of using this or a similar type of craft for more than one year (This does not apply to Rowing Boats & Dinghies).