



Yacht Insurance
Policy Wording

Contents

Introduction	3
Definitions	5
Cooling Off Period	5
General Conditions, Exclusions and Insurer Information	6
Vessel	7
Trailer/Cradle	7
Personal Effects	8
Legal Liability	8
Personal Accident	9
Medical Expenses and Repatriation	9
Policy Endorsements	10
Insurance Act 2015	12
Making a Claim and Your Insurers	13
Making a Complaint	13
Data and Status Disclosure	14



Introduction

Thank you for arranging insurance for your vessel with Stoneways Marine. This policy should be read in conjunction with your insurance schedule, combined they provide the legally binding contract between you and your Insurers.

Please read your policy carefully, ensure that it meets all your requirements and that you fully understand all terms and conditions. Do not hesitate to contact us should there be the need to make any amendment or should any clarification be required.

About Us

Stoneways Marine, the provider of this policy is an independent Coverholder and Insurance Broker operating exclusively in the yacht, pleasure craft and marine trade insurance sector.

Stoneways Marine is a trading name of Stoneways Marine Insurance Services Limited. (Financial Services Register Number 306915) who are authorised and regulated by the Financial Conduct Authority.

Service

Our service to you extends beyond the provision of this insurance policy. If changes occur which you think may affect your insurance, should an incident occur or you feel that we can be of any further help to you, please contact us. You can call us on **03333 609886**, email us at info@stoneways.co.uk or visit our website www.stoneways.co.uk.



Definitions that apply to all sections of Your Policy

The words listed below carry the same meaning wherever they appear in any section of your policy unless their meaning is specifically varied.

Competent - having the necessary skills, ability and knowledge.

Consumables - commodities, items and goods, including but not limited to food, drink, fuel and anodes that are intended to be consumed. Including any items providing only a single use.

Endorsement - an amendment to the terms of your policy in writing.

Emergency - a situation that poses an immediate risk to health, life, your vessel, other property, or environment.

Fair Presentation- to disclose material circumstances that you know or ought to know.

Gradual Deterioration - the gradual degradation of your vessel, caused by wear and tear, rust, rot, oxidation, corrosion, electrolytic or galvanic action, wasting or weathering.

Immediate Family - members of your family who permanently reside with you.

Latent Defect - a hidden flaw, weakness or imperfection in the design, manufacture or build of your vessel that is not apparent by routine inspection and is not as a result of gradual deterioration.

Machinery - includes but is not limited to the main or auxiliary engines including outboard motors, gearboxes, starter motors, alternators, electrical and mechanical equipment, cable and fittings, hydraulic equipment, boilers, shafts, saildrives, exhaust systems, generators, air conditioning units.

Period of Insurance - the period from the effective date shown in the schedule until midnight on the expiry date shown in the schedule. This includes any subsequent period for which we may accept payment for renewal of this policy.

Personal Effects - your and immediate family items of a personal nature that would normally not be sold with your vessel excluding jewelry, cash, debit or credit cards, eyewear, mobile personal electronic devices.

Policy - this policy document, including your schedule comprising its general definitions, conditions, exclusions and the sections stated as operative in your schedule and any applicable endorsement/s.

Pollution - the emission, discharge, dispersal, release or escape of any solid, liquid, gaseous or thermal contaminant, irritant or pollutant.

Seaworthy - fit and safe to be afloat.

Schedule- the schedule of coverage detailing limits, values and additional limitations.

Stoneways Marine - Stoneways Marine Insurance Services Limited.

Sum Insured - the value of your vessel representing the realistic current market value and any other insured property as specified in your schedule.

Vessel - your vessel as described and specified in your schedule including the hull/s, machinery, gear, equipment and tenders.

We/Us/Our - Stoneways Marine Insurance Services Limited and your insurers as shown within your schedule.

You/Yours - the person, people, company or other organisation named as the insured in the schedule.

Cooling Off Period and Cancellation

You are provided with a 14-day cooling off period following your receipt of this policy. Should you wish to cancel your policy during this period, we will refund the full premium that you have paid, providing no claims have been made.

If after the 14-day cooling off period you wish to cancel your policy you may do so at any time. On cancellation if no claim has been made, we will provide a return of your premium on a pro-rata basis. We will not provide a return premium if the pro rata amount falls below £40.00 plus any taxes at the prevailing rate. Any policy fees or additional fixed charges not forming part of the premium will not be returned.

We may cancel your policy at any time where there is a valid reason which we will confirm in writing with no less than 15 days' notice.



General Conditions that apply to your policy

You must comply with these general conditions for all aspects of your policy:

- You must ensure that your vessel is kept in a seaworthy condition for its intended purpose.
- You must ensure that any person using your vessel is competent to do so.
- You must ensure that your vessel meets required local, national or international laws and regulations.

General exclusions that apply to your policy

Your insurance does not provide cover for any loss, damage or liability arising from:

- Wilful Misconduct.
- Any fraudulent or illegal activity on your part.
- Use of your vessel beyond the cruising area shown within your schedule, other than to safeguard those on board in the event of an emergency.
- Use of your vessel single handed for any period in excess of 18 hours.
- Use of your vessel to tow or be towed by another craft other than in an emergency.
- Use of your vessel whilst under the influence of alcohol or drugs so as to impair the safe use.
- Use of your vessel for racing, speed trials or any associated activity unless your vessel is a sailing boat or this is agreed by us.
- Use of your vessel for racing, race training or any associated activity, unless the Stoneways Race endorsement is shown to apply within your schedule.
- Use of your vessel for waterskiing, wakeboarding, or other towed recreational equipment, including but not limited to kneeboards, ringos, and tubes, unless the waterskiing and wakeboarding endorsement is shown to apply, within your schedule.
- Use of your vessel for parascending or any other airborne type of activity.

- Commercial use of your vessel including charter unless agreed in writing and shown within your schedule.
- Use of your vessel for skipper charter, unless the skipper charter endorsement is shown to apply within your schedule.
- Any act of terrorism other than as may be required in law.
- War
- Ionising radiations from or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- Any weapon or device employing atomic or nuclear fission and/or fusion or other like reaction or radioactive force or matter.
- The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter.

The above exclusions do not extend to radioactive isotopes, other than nuclear fuel, when such isotopes are being used for commercial, agricultural, medical, scientific or other similar peaceful purposes.

- Any chemical, biological, bio-chemical or electromagnetic weapon.
- The use or operation, as a means for inflicting harm, of any computer, computer system, computer software programme, malicious code, computer virus, or process or any other electronic system.
- Any loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from the failure, error or malfunction of any computer, computer system, computer software programme, code or process or any other electronic system.
- Any loss, damage, liability or expense directly or indirectly caused by, contributed to or arising from the use or operation, as a means for inflicting harm, of any computer system, computer virus or process or any other electronic system.
- Any loss, damage, liability or expense if the ownership of your vessel is sold.

Cover provided for your Vessel

Your insurance provides cover for any loss or damage to your vessel, arising from:

- Physical loss or damage caused by accidents.
- Collision, stranding and grounding.
- Fire and Explosion.
- Theft, if force has been used, any outboard engine is locked within or to the vessel or other locked store and any tender clearly marked with your vessels name or other identification.
- Vandalism, Piracy and Malicious Acts by others.
- Latent defects, excluding the cost to replace or repair the defective part.
- in addition, inspecting the underwater areas of your vessel following an accident even if no damage is discovered.

Exclusions to cover provided for your Vessel

Your insurance does not provide cover for any loss or damage for your vessel arising from:

- Wear, tear or depreciation.
- Consumables.
- Any reduction in value as a consequence of any damage and subsequent repair.
- Any rectification of any fault or defective design or construction.
- Any rectification of defective repair or maintenance.
- Wear and depreciation as a consequence of ultraviolet light or any damage by sun light.
- Gradual incursion of water, that could be prevented by inspection and maintenance.
- Freezing, ice, snow or frost, that could be prevented by inspection and maintenance.
- Corrosion over a period, that could be prevented by inspection and maintenance.
- Mildew, rot, damp and weathering over a period.
- Marine growth, insects, barnacles or other mollusks.
- Osmosis.
- Sails split or damaged during use unless as a consequence of damage to another part of your vessel.
- When being moved by road if the overall length of your vessel is more than 10 Meters (32').
- Scratching, bruising, or denting when being moved by road.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.

Cover provided for your Trailer and / or Cradle

Your insurance provides cover for any loss or damage to your trailer and / or cradle, arising from:

- Physical loss or damage caused by accidents.
- Fire and Explosion.
- Theft, if force has been used and any trailer secured with a wheel clamp when not in use
- Vandalism, Piracy and Malicious Acts by others.
- Latent defects, excluding the cost to replace or repair the defective part.

Exclusions to cover provided for your Trailer and / or Cradle

Your insurance does not provide cover for any loss, damage for your trailer and / or cradle arising from:

- Wear, tear or depreciation.
- Damage to tyres caused by brakes, cuts or punctures.
- Consumables.
- Any reduction in value as a consequence of any damage and subsequent repair.
- Any rectification of any fault or defective design or construction.
- Any rectification of defective repair or maintenance.
- Wear and depreciation as a consequence of ultraviolet light or any damage by sun light.
- Freezing, ice, snow or frost, that could be prevented by inspection and maintenance.
- Corrosion over a period, that could be prevented by inspection and maintenance.
- Mildew, rot, damp and weathering over a period.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.



Cover provided for your Personal Effects

Your insurance provides cover for any loss or damage to your personal effects, arising from:

- Physical loss or damage caused by accidents when on board or travelling to or from your vessel.
- Collision, stranding and grounding.
- Fire and Explosion on your vessel.
- Theft, from your vessel if force has been used.
- Vandalism, Piracy and Malicious Acts by others.

Exclusions to cover provided for your Personal Effects

Your insurance does not provide cover for any loss or damage for your personal effects arising from:

- Wear, tear or depreciation.
- Breakage of brittle or fragile items.
- Consumables.
- Any reduction in value as a consequence of any damage and subsequent repair.
- Wear and depreciation as a consequence of ultraviolet light or any damage by sun light.
- Gradual incursion of water, that could be prevented by inspection and maintenance.
- Freezing, ice, snow or frost, that could be prevented by inspection and maintenance.
- Corrosion over a period, that could be prevented by inspection and maintenance.
- Mildew, rot, damp and weathering over a period.
- Marine growth, insects, barnacles or other mollusks.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.

Cover for your legal liability to Third Parties

Your insurance provides cover for any sum's that you or anyone using and in control of your vessel, with your permission, are legally liable to pay as a consequence of your interest in the vessel, arising from:

- Injury or death.
- Damage to any property including any other vessel or marine installation.
- Removal of wreck.
- Pollution.
- Other financial loss.

Exclusions to cover for your legal liability To Third Parties

Your insurance does not provide cover for any sum's that you or anyone using and in control of your vessel, with your permission, are legally liable to pay as a consequence of your interest in the vessel, arising from:

- Anyone operating or working on your vessel employed by a boat yard, shipyard, repairer, marina, sales company, yacht broker, yacht delivery company or individual, sailing club, yacht club, engineer, electrician or any similar organisation, unless otherwise agreed in writing.
- Anyone employed by you.
- Anyone engaged in snorkelling, diving, underwater sport including disembarking and boarding your vessel.
- Any liability to any other party while your vessel is attached to, carried on or towed by a motor vehicle or has become unintentionally detached from a motor vehicle.
- Any liability to any other party while your vessel is being lifted, craned or moved by any crane, travel hoist or similar boat yard plant.
- Any liability to any other party, admitted or accepted, unless otherwise agreed by us in writing.
- Disposal of your vessel where there has been no accidental damage, covered by this insurance policy.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.

Cover provided for Personal Accident

Your insurance provides cover for you and anyone on board, boarding or disembarking your vessel who has an accident directly resulting in:

- Death
- Permanent loss of use of any limb.
- Permanent loss of eyesight.
- Permanent total disability which has lasted in excess of one year which prevents gainful employment and where medical practitioners confirm that the disability will not improve.

Exclusions to cover provided for Personal Accident

Your insurance does not provide cover for you and anyone on board, boarding or disembarking your vessel who has an accident who is:

- Anyone operating or working on your vessel employed by a boat yard, shipyard, repairer, marina, sales company, yacht broker, yacht delivery company or individual, sailing club, yacht club, engineer, electrician or any similar organisation, unless otherwise agreed in writing.
- Anyone employed by you.
- Anyone engaged in snorkelling, diving, underwater sport including disembarking and boarding your vessel.
- Anyone that has made a claim against you, covered by the Third-Party liability section of this policy.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.

Cover provided for Medical Expenses and Repatriation

Your insurance provides cover for you and anyone on board, boarding or disembarking your vessel who has an accident directly resulting in:

- Any medical costs.
- Any dental costs.
- Essential repatriation costs, on the advice of a recognised medical practitioner.

Exclusions to cover provided for Medical Expenses and Repatriation

Your insurance does not provide cover for you and anyone on board, boarding or disembarking your vessel who has an accident who is:

- Anyone operating or working on your vessel employed by a boat yard, shipyard, repairer, marina, sales company, yacht broker, yacht delivery company or individual, sailing club, yacht club, engineer, electrician or any similar organisation, unless otherwise agreed in writing.
- Anyone employed by you.
- Anyone engaged in snorkelling, diving, underwater sport including disembarking and boarding your vessel.
- Anyone that has made a claim against you, covered by the Third-Party liability section of this policy.
- Any sum in excess of the sum insured shown within your insurance schedule.
- The first amount of any claim stated as the excess shown within your insurance schedule.



Extensions by Endorsement that may apply to your Policy

The following endorsements to your policy may apply, please check your schedule carefully to ensure that you fully understand which endorsements are applicable to your cover:

Endorsement A: No Claims Discount

On renewal of this policy, subject to there being no claims and no known incident which may give rise to a claim, you will be entitled to a no claims discount, should you choose to renew this policy for a further year.

The amount of that discount being:

10% of your premium before any taxes or additional charges due, following one year.

15% of your premium before any taxes or additional charges due, following a second year.

20% of your premium before any taxes or additional charges due, following a third year.

25% of your premium before any taxes or additional charges due, following a fourth year.

30% of your premium before any taxes or additional charges due, following a fifth year and each year thereafter.

Endorsement B: Non-Medical Repatriation

In the event of any accident covered by your policy that renders your vessel unseaworthy and forces your vessel to berth in a port other than your vessel's home port and remain there in an unseaworthy condition for a period in excess of 48 hours, we shall pay the repatriation costs for you and anyone on board without application of any additional policy excess up to a limit of £1,500 in the aggregate.

Exclusions to cover provided for Non-Medical Repatriation

Your insurance does not provide cover for you and anyone on board, boarding or disembarking your vessel who is:

- Anyone operating or working on your vessel employed by a boat yard, shipyard, repairer, marina, sales company, yacht

broker, yacht delivery company or individual, sailing club, yacht club, engineer, electrician or any similar organisation, unless otherwise agreed in writing.

- Anyone employed by you.
- Anyone that has made a claim against you, covered by the Third-Party liability section of this policy.
- Travelling by first class, business class or any superior class travel arrangement when there is a more economical alternative.
- Anyone who has boarded the vessel after the vessel has left its home port.
- Anyone who leaves the vessel before the 48-hour excess period expires.

Endorsement C: Mental Health Support Services

In the event of any accident covered by your policy, we will pay up to a maximum of £1,500 in the aggregate without application of any additional policy excess for you and anyone on board the vessel at the time of the accident to access mental health support services, following referral by your or anyone on board your vessel's medical practitioner.

Exclusions to cover provided by Mental Health Support Services

Your insurance does not provide cover for you and anyone on board, boarding or disembarking your vessel in respect of mental health support services who is:

- Anyone operating or working on your vessel employed by a boat yard, shipyard, repairer, marina, sales company, yacht broker, yacht delivery company or individual, sailing club, yacht club, engineer, electrician or any similar organisation, unless otherwise agreed in writing.
- Anyone employed by you.
- Anyone that has made a claim against you, covered by the Third-Party liability section of this policy.
- Anyone who was not on board at the time of the accident.
- Anyone who has a pre-existing mental health condition that is exacerbated by the accident.

Endorsement D: Marina Benefits

In the event of any loss covered by your policy occurring whilst your vessel is ashore or afloat within a recognised and purpose-built marina, we will not deduct a policy excess from any claims settlement.

In the event of any loss covered by your policy occurring whilst your vessel is ashore or afloat within a recognized and purpose-built marina, we will not reduce any no claims discount which you may be entitled to should the extension apply to this policy.

Endorsement E: Stoneways Race Cover

Your policy is extended to include racing your vessel.

Following a loss covered by your policy, whilst racing, including or solely for sails and/or running rigging a deduction to a maximum 25% of the replacement cost may be made for depreciation, in addition to the policy excess shown within your schedule.

Your policy will pay any non-refundable race entry fees to a maximum sum of £1,500 in the aggregate without application of any additional policy excess, if you are unable to compete in any series, regatta or similar event as a consequence of a loss covered by this policy, subject to presentation of evidence of payment prior to any such loss.

Endorsement F: Water Skiing and Wakeboarding

Your policy is extended to include waterskiing, wakeboarding and use of other towed recreational equipment, including kneeboards, ringos, and tubes, but excluding parascending or any other airborne type of activity.

Whilst using your vessel for waterskiing, wakeboarding or towing recreational equipment, you must ensure:

No more than two people are towed by your vessel at any one time.

A second person in addition to the individual driving your vessel, monitors those being towed, at all times.

Any recreational equipment towed by your vessel is professionally designed, manufactured and all operation follows manufacturers guidelines.

Endorsement G: Skipper Charter

Your policy is extended to include skipper charter of your vessel. Prior to the use of your vessel for skipper charter a documented briefing addressing but not limited to safety equipment, lifesaving equipment and your vessels operation must be completed.

Whilst using your vessel for skipper charter, you or your appointed skipper must always be on board and in charge when underway.

Endorsement H: Communicable Disease Endorsement

1. Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.

2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

2.1. for a Communicable Disease, or

2.2. any property insured hereunder that is affected by such Communicable Disease.

3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and

3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and

3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

4. This endorsement applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

All other terms, conditions and exclusions of the policy remain the same.

Endorsement I: Additional Endorsement

Any additional endorsement, shown in full within your schedule.

Insurance Act 2015 - Fraudulent Claims

Insurance Act 2015 - Fraudulent Claims

Applicable, solely in relation to commercial policies:

1) In accordance with the Insurance Act 2015, if you make a fraudulent claim under this policy

a) we are not liable to pay the claim, and

b) we may recover from you any sums paid in respect of the claim, and

c) in addition, we may by notice to you treat the contract as having been terminated with effect from the time of the fraudulent act.

2) If we treat the contract as having been terminated.

a) we may refuse all liability to you under the policy in respect of a relevant event occurring after the time of the fraudulent act, and

b) we need not return any of the premiums paid under the policy.

3) Treating a policy as having been terminated under this clause does not affect your rights and obligations with respect to a relevant event occurring before the time of the fraudulent act

4) In subsections (2)(a) and (3), "relevant event" refers to whatever gives rise to our liability under this policy (and includes, for example, the event of a loss, the making of a claim, or the notification of a potential claim).

Insurance Act 2015 - Remedies for breach of the duty of fair presentation

1) If, prior to entering into this insurance contract, you breach the duty of fair presentation, the remedies available to us are set out below.

a) If your breach of the duty of fair presentation is deliberate or reckless:

i) We may avoid the contract and refuse to pay all claims; and

ii) We need not return any of the premiums paid.

b) If your breach of the duty of fair presentation is not deliberate or reckless, our remedy shall depend upon what we would have done if you had complied with the duty of fair presentation:

i) If we would not have entered into the contract at all, we may avoid the contract and refuse all claims, but must return the premiums paid.

ii) If we would have entered into the contract, but on different terms (other than terms relating to the premium), the contract is to be treated as if it had been entered into on those different terms from the outset, if we so require.

iii) In addition, if we would have entered into the contract, but would have charged a higher premium, we may reduce proportionately the amount to be paid on a claim (and, if applicable, the amount already paid on prior claims). In those circumstances, we shall pay only X% of what we would otherwise have been required to pay, where X = (premium actually charged/higher premium) x 100.

2) If, prior to entering into a variation to this insurance contract, you breach the duty of fair presentation, the remedies available to us are set out below.

a) If the Insured's breach of the duty of fair presentation is deliberate or reckless:

i) We may, by notice to you, treat the contract as having been terminated from the time when the variation was concluded; and

ii) We need not return any of the premiums paid.

b) If your breach of the duty of fair presentation is not deliberate or reckless, our remedy shall depend upon what we would have done if you had complied with the duty of fair presentation:

i) If we would not have agreed to the variation at all, we may treat the contract as if the variation was never made but must in that event return any extra premium paid.

ii) If we would have agreed to the variation to the contract, but on different terms (other than terms relating to the premium), the variation is to be treated as if it had been entered into on those different terms, if we so require.

iii) If we would have increased the premium by more than we did or at all, then we may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, we shall pay only X% of what we would otherwise have been required to pay, where X = (premium actually charged/higher premium) x 100.

iv) If we would not have reduced the premium as much as we did or at all, then we may reduce proportionately the amount to be paid on a claim arising out of events after the variation. In those circumstances, we shall pay only X% of what we would otherwise have been required to pay, where X = (premium actually charged/reduced total premium) x 100.

Nothing in these clauses is intended to vary the position under the Insurance Act 2015.

How to make a claim

You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible.

Telephone 03333 609886.

E Mail: info@stonewaysmarine.co.uk

**Stoneways Marine
Cullimore House
Peasmore
Newbury
Berkshire
RG20 7JN**

You must provide us with as much detail as possible, if you believe relevant or not.

You must take any action that you can to minimise any loss.

You must not admit liability in the event of an incident involving any other party, without our agreement.

You must notify the Police in the event of theft or criminal damage and obtain a crime reference number.

You must provide us with any assistance that we may require to expedite any claim that you make.

Insurers

Your policy is underwritten by the Insurers shown below:
International General Insurance Company Ltd (UK) - 100%

Several Liability Notice

The subscribing insurers obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or any part of its obligations.
08/94

LSW1001 (Insurance)

Language and law applicable to your Policy

Unless mutually agreed and confirmed by us in writing, the language used for any communication in relation to this policy will be English.

Unless mutually agreed and confirmed by us in writing, the applicable law applying to all aspects of this policy under jurisdiction of the courts of England.

How to make a complaint

Initiating your complaint

Our aim is to get it right, first time, every time. If we make a mistake, we will try to put it right promptly. If you feel that our service has not met your expectations, please contact us as soon as possible at:

**The Complaints Officer
Telephone 03333 609886.**

E Mail: info@stonewaysmarine.co.uk

**Stoneways Marine,
Cullimore House, Peasmore,
Newbury, Berkshire
RG20 7JN**

We will confirm receipt of your complaint by telephone or email by the next working day and do our best to resolve the problem within 3 working days from the date we receive your complaint.

If we are unable to resolve your complaint within 3 working days, we will send you a communication, either verbally, by email or in the post (depending on the method of communication you prefer) within 5 working days explaining why we have been unable to resolve your complaint, and the steps we intend to take to resolve the issue as rapidly as possible.

We aim to conclude our enquiries and provide a Final Response Letter to you within 8 weeks from the date your complaint was received. We will keep you regularly informed of our progress towards resolving your complaint and may need to contact you during this time to request or verify information relating to your complaint.

Financial Ombudsman Service (FOS)

If the differences between you and us remain unresolved, or you have not received a Final Response Letter from us within 8 weeks from the date your complaint was received, you may refer your complaint to the FOS. You can also ask the FOS to review your complaint if for any reason you are dissatisfied with our Final Response, or if a Final Response Letter has not been issued within 8 weeks from the date your complaint was received.

Details for contacting the FOS are:

**The Financial Ombudsman Service Exchange Tower
Harbour Exchange Square London E14 9SR**

Tel: 0800 023 4567 from a landline or 0300 123 9123 from a mobile.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Please note that you have six months from the date you receive our Final Response Letter in which to refer your complaint to the FOS. The FOS is an independent body that arbitrates on complaints about general insurance products.

The FOS will only consider complaints after we have issued a Final Response, or if a Final Response Letter has not been issued to you within 8 weeks from the date of your complaint. Following this procedure will not affect your legal rights. Please quote your policy number in any communication with the FOS.

How we will use your Data

Please be aware that telephone calls may be monitored and recorded.

Your details will be stored on our computer system only for the purposes of administering your policy or marketing other Stoneways Marine products where you have given us permission, and the information will not be kept any longer than is necessary.

We are only permitted to discuss your personal details with you. If you would like anyone else to act on your behalf, please inform us as soon as possible.

We may share your details with other companies, directly or through a number of databases for the purposes of verifying the information you give and also to help prevent fraud.

In the event of a claim, we may pass your information to selected third party advisors or suppliers for the sole purpose of administering your claim.

Under the rules of the General Data Protection Regulations you are entitled to a copy of all the information we hold about you.

Please refer to our Privacy Notice for full information.

Status Disclosure

Stoneways Marine Yacht Insurance is sold and administered by Stoneways Marine, a trading name of Stoneways Marine Insurance Services Ltd.

(Financial Services Register Number 306915)

Stoneways Marine Insurance services Ltd is registered in England under company number 04159381.

The registered office is Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN





STONEWAYS
MARINE

Yacht Insurance
Policy Wording