

# Boat Insurance

## Insurance product information document

Insurance company: **Generali Seguros y Reaseguros, S.A.U. (DGSFP C-0467)**

Product: **Generali ON Boats**



This document provides a summary of the information regarding our product. The pre-contractual information is sent to you together with the project, and the complete contractual information is provided to you in the insurance contract.

## What is this type of insurance for?

This policy is aimed at those who enjoy nautical activities, the owners of pleasure and/or sports boats of all types.



### What is insured?

- ✓ Mandatory public liability insurance, which covers up to the legal limits of extra-contractual public liability against third parties for damage caused to other boats, maritime facilities or people (e.g. swimmers, people practising watersports, etc.).

#### Optional cover:

- Voluntary public liability.
- Boat damage.
- Wreckage removal.
- Pollution hazard.
- Claim for damages.
- Personal accidents.
- Nautical assistance.
- Accident cover for passengers, skiers and skippers.

Insured sums: the sum insured is established according to current legislation and, for other covers, depending on the insured property.



### What is not covered?

- ✗ Use of the boat for activities other than recreational sailing.
- ✗ Consequences of encumbrance, confiscation or sale of the boat.
- ✗ Participation in sports competitions, including when the boat is used for support.
- ✗ Damage and expenses arising from the towage of other boats, except in cases of maritime assistance obligation, as well as those occurring due to an excess of people or cargo on board the boat.
- ✗ When a person who is navigating the boat does not have the required certification.
- ✗ Events caused by war, terrorism and strikers.
- ✗ Events occurring outside of the navigation limits or due to the infringement of legal regulations.
- ✗ If the boat goes adrift due to negligence in mooring or anchoring.
- ✗ Consequences of radioactivity or nuclear energy.
- ✗ Employer liability.
- ✗ Non-current seaworthiness certificate or technical requirements of the boat.



### Are there restrictions to this cover?

- ! If, at the time when the damage occurs, the insured sum is less than the value of the goods, the compensation will be reduced in the same proportion.
- ! There may be guarantees for which the insured must pay part of the compensation.



### Where am I covered?

- ✓ The coastal maritime region up to the distance authorized in the sailing certificate held by the skipper of the insured boat, provided the boat is equipped to sail in these zones in accordance with its classification up to the limits established by the International Maritime Organization (IMO) as search and rescue areas (SAR), corresponding to inland waters and territorial seas suitable for sailing. Also overland travel within Spain and EU countries, and outside of these only and exclusively up to 200 miles from the Spanish and Portuguese peninsular coast and from the French coast up to Calais, including crossings between ports on the Iberian Peninsula and the Canary Islands. Up to 12 miles from the Spanish coast of Ceuta and Melilla.



### **What are my obligations?**

- Answering the insurer's questions prior to contracting and notifying any subsequent change to the information provided.
- Paying the price.
- Requesting the benefit and providing the information required by the insurer.



### **When and how do I make payments?**

The first one when the policy is taken out, and the following payments will be made in advance on the date stipulated in the contract.

Premiums are paid by direct debit, unless another method is agreed.



### **When does the cover begin and end?**

The insurance cover begins at 12 noon on the day indicated in the contract and ends at 12 noon on the last day of the established term or in the situations stated in the section "How can I cancel the contract?".



### **How can I cancel the contract?**

Written notification to insurer one month before the end date of the insurance period in progress.

In the event of distance contracting, by notifying the insurer within 14 days following delivery of the pre-contractual and contractual documents.