

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.
- 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 and underwritten by Travelers Insurance Company Ltd and AmTrust Europe Limited.

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).