

# Marine Insurance

Insurance Product Information Document  
Company: **Mercia Marine (Underwriting) Ltd**  
Product: **Quadrant Houseboat Policy**



**(This document is only a basic summary and does not contain the full terms and conditions of the policy)**  
**(Please see Full Policy Wording Document and Policy Schedule for full details)**

What is this Type of Insurance?

**The Quadrant Houseboat Policy is an “All Risks” 12 months policy designed specifically to insure your Houseboat and contents and to indemnify you against liabilities to third parties.**



## What is Insured?

- **Section 1**  
All Risks of physical loss of or damage to the Vessel and equipment caused by: - Accidents, Malicious Acts, Theft, Latent defect, Piracy & War risks, Salvage Costs, Wreck Removal, Bottom Inspection, Medical expenses
- **Section 2**  
Third Party Liability – arising through interest in and control of the Vessel
- **Section 3**  
Personal Accident  
(Non-Commercial Vessels Only)
- **Section 7**  
Houseboat Contents (Optional extension)  
Alternative Accommodation  
Personal Liability



## What is not Insured?

- **Section 1**  
Loss or damage caused by:  
Malicious Acts by you or your family, wear & tear, theft of outboard unless anti-theft device fitted, Theft of equipment unless following forcible entry, theft of tender unless uniquely marked, the Policy excess
- **Section 2**  
Liability to employees, liability agreed under contract
- **Section 3**  
Persons over 70 years old at inception of the policy
- **Section 7**  
Vehicles, living creatures, business property

**Important Note: This is a summary of the Policy Exclusions; the full list of exclusion is contained within the Policy Wording Document.**



## Where am I covered?

- The Vessel will remain covered whilst navigating or moored within the Policy Cruising Range as stated on the Policy Schedule, whilst ashore and in transit.



## Are there any restrictions on Cover?

- Vessel must be used for Private Pleasure purposes only unless specifically agreed
- Restrictions to cover as stated on the Policy Schedule or in the Policy Wording Documents



## What are my obligations?

- You must provide us with honest, accurate and complete information and inform us of any changes. You will be issued with a ‘Statement of Fact’ and the information contained within must be kept up to date.
- You shall at all times exercise due diligence to maintain the vessel in a seaworthy condition, to see that she is fitted with all prudent safety equipment, which shall be maintained in good working order, that the gas system is properly installed, and that when unattended she is properly moored, and her accommodation and storage compartments are secured and locked.
- In the event of a claim you must take all reasonable steps to ensure that loss or damage is kept to a minimum and notify us as soon as possible.



## When & How do I pay?

- The premium must be paid prior to the commencement of the insurance or as otherwise agreed. Payment can be made by Debit/Credit card, Bank Transfer or Finance agreement (subject to certain conditions and availability)



## When does the cover start and end?

- The inception date and expiry date are as stated on the Policy Schedule



## How do I cancel the contract?

- The policy may be cancelled by the Assured within 14 days of the formal receipt of documentation, by mutual agreement or at anytime by Insurers or Assured (30 days’ notice)
- Instructions by the Assured to cancel the policy must be provided to Insurers in writing