



NAUTILUS MARINE

BOAT INSURANCE



INSURANCE BROKERS



C A INSURANCE BROKERS AND WHITTLEY BOAT OWNERS & CRUISER SCHEME

• Cruisers • Runabouts • Yachts • PWC • Off the Beach • Houseboats

Cover is extended to also include:

- 1. Personal Effects Cover** - extended cover under the Personal Effects section of this policy for clothing, shoes, waterproof gear, manchester, prescription & non prescription glasses and sunglasses, watches, jewellery, cameras, computers, personal electronic devices and mobile phones, canoes, kayaks and wave skis limited to a maximum of \$2,000 any one item. The policy limit for Personal Effects is increased to \$20,000 any one event. The excess noted on the Certificate of Insurance under Personal effects will apply. This benefit is not payable over and above the Sum Insured in the event of a total loss of the insured boat.
- 2. 3 Years New for Old Replacement of Trailerable Boat or Personal Watercraft** - If at the start of the period of insurance for this Policy (by way of clarity, if this policy is a renewal of a previous policy it does not include any previous periods of insurance) is:
 - within 3 years of the original registration of your production Trailerable Boat or Personal Watercraft which is declared a total loss, we will at our option:
 - replace your production Trailerable Boat or Personal Watercraft with a new production Trailerable Boat or Personal Watercraft of the same make, model or series; or
 - pay to you the replacement value of a similar new production Trailerable Boat or Personal Watercraft.

However, the maximum we will pay as the replacement value is your original purchase price of the replacement Trailerable Boat or Personal Watercraft plus any increase in the purchase price to a maximum of 10% from the original purchase price.

- not within 3 years of the original registration of your production Trailerable Boat or Personal Watercraft, which is declared a total loss, we will only provide cover for Market Value, unless an Agreed Value Total Loss cover has been agreed as noted below.
- not within 3 years but is within 8 years of the original registration of your production Trailerable Boat or Personal Watercraft, you have the option to apply to extend the cover for your Trailerable Boat or Personal Watercraft to Agreed Value Total Loss.

You must submit a completed Broker Agreed Value Check List (or written valuation from a marine dealer) to Nautilus Marine and if Nautilus Marine accepts the agreed value amount, cover will be for Agreed Value Total Loss. The Nautilus Marine Broker Agreed Value Check List is available on the C A Insurance Brokers website. www.caib.com.au. Look under Our Services, 'Boats & Jet Ski's'.

- 3. New for Old on Equipment** - if your equipment including depth sounders, marine radios/transceivers, navigational equipment, fish finders and tools are damaged or stolen and we accept your claim we will replace your equipment on a new for old basis without contribution from you. The excess noted on your policy schedule is applicable.
- 4. Fishing, Diving, Waterskiing and Aquaplaning Equipment** - the additional benefit coverage limit for loss or damage to your Fishing, Diving, Waterskiing and Aquaplaning Equipment is increased to \$20,000 subject to a maximum of \$2,000 per individual item.. It is further agreed that in the event of theft under this benefit where there is no evidence of forcible and violent removal of fishing, diving, waterskiing and aquaplaning equipment the policy limit is \$5,000, subject to a maximum of \$500 per item. An excess of \$200 will apply. This benefit is not payable over and above the Sum Insured in the event of a total loss of the insured boat.

5. **Boat Tender Water Skiing and Aquaplaning Activities** - The Legal Liability section of the policy is extended to the boats tender for water skiing and Aquaplaning activities as detailed in the optional benefits section of the PDS. No excess applies to loss or damage to the boat tender in the event of loss or damage to the boat tender alone.

6. **Damage/Mechanical Breakdown** - sudden and unforeseen physical damage to your boats motor/s and or refrigeration which causes immediate stoppage and requires repair or replacement to enable the motor/s and/or refrigeration to continue operating. This extension only applies to motor/s and or refrigeration up to 5 years from the date of manufacture that have been regularly serviced and maintained in accordance with the manufacturers recommendations. In the event of a claim, copies of service records will be required. No payment will be made where the motor/s and/or refrigeration are still covered under the manufacturers original warranty or any extended warranty. Excluded from this cover is damage resulting from the failure of maintenance items such as seals, gaskets and filters. In the event of a claim for damage to your boats motor/s and or refrigeration being claimed under this benefit is it agreed that an additional excess of 10% of the repair costs will be applied to the standard policy excess.

7. **Bottom Inspection Following Running Aground** - the reasonable costs to inspect the bottom of your boat after stranding or running aground. No excess will apply to this extension if no insured damage is found;

8. **Back To Home Port Cover** - If your boat is damaged and we accept your claim and the repairs had to be undertaken more than 100kms from the boats normal mooring/storage location, we will pay the reasonable costs up to \$5000 in total to return your boat back to its normal mooring/storage location noted on your Certificate of Insurance.

9. **Temporary Emergency Accommodation** - if you are more than 100kms from the mooring location noted on your Certificate of Insurance and your boat is damaged and we agree that you can not stay on the boat, we will pay up to \$250 per day for temporary emergency accommodation up to 7 days for you and family members boating with you.

10. **Repairers Negligence** - loss or damage to your boat caused by the negligence of any repairer engaged by you to repair your boat. This benefit does not extend to include cover for the repairer under the liability coverage section of this policy.

11. **Latent Defect** - cover for loss or damage arising out of a latent defect within the hull, motors, masts, spars and rigging of the boat provided that the loss or damage is first discovered during the period of insurance. A latent defect means a hidden flaw or defect in the construction of the boat which is not readily discoverable by a competent person. You are not covered:
 - if the latent defect resulted from a lack of due diligence on your part
 - for the cost of repairing and/or replacing the latently defective part itself

12. **Material Damage Excess Waiver** - if you make a claim for loss or damage to your boat which is caused by a Third Party, you will not be required to pay the excess shown on your Certificate of Insurance provided you can identify the third party (name, address and telephone number) who was at fault.

BOATING AND MARINE RELATED INDUSTRIES

- Marinas

- Boat repairers (Shipwrights, mechanical, all marine trades)

- Boat retailers (Trailer boats through to super yachts)

- Yachting and Boating Clubs

- Boat Builders

- Importers and Exporters of marine goods

- Chandlers

- Charter boat operators

- Workboat operators

- Professional services incl marine surveyors, loss adjusters

Contact C A Insurance Brokers
36 Station Road, Indooroopilly QLD 4068
Ph: 07 3878 1844 Email: enquiries@caib.com.au
Web: www.caib.com.au

Cover arranged by Nautilus Marine Insurance Agency (ABN 34 100 633 038 AFSL 227186)
and underwritten by Certain Underwriters at Lloyds of London.