



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** - additional cover under the Personal Effects section of this policy for clothing, shoes, waterproof gear, manchester, prescription glasses, sun glasses, watches, jewellery, cameras, computers, personal electronic devices and mobile phones, limited to a maximum of \$1,500 any one item. The policy limit for Personal Effects is increased to \$15,000 any one event and this cover is also extended to cover the professional skipper and/or your guests.
- 2. Agreed Value** - automatic agreed value on all trailerable production boats up to 10 years of age from date of first registration. Excluding personal water craft.
- 3. 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 \$15,000 subject to a maximum of \$2,000 per individual item. Theft cover of Fishing, Diving, Waterskiing and Aquaplaning Equipment, the policy limit is \$2,500, subject to a maximum of \$500 per item.
- 4. Boat Tender Extras** - loss or damage or legal liability arising out of the use of the boat's tender for water skiing 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.
- 5. Damage/Mechanical Breakdown** - sudden and unforeseen physical loss of or damage to your boat's 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 10 years from the date of manufacture that have been regularly serviced and maintained in accordance with the manufacturer's 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 manufacturer's original warranty or any extended warranty.
- 6. 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;
- 7. Repatriation Costs to Home City Following Claim** - the reasonable travel costs for you and/or your immediate family members to return to your home city after an event occurs which results in a claim payable under this policy. The cover provided by this benefit is limited to \$2,000 any one event and will only be paid if the loss or damage sustained by your boat necessitates your immediate return home.
- 8. Precautionary Measures Cover** - cover for your boat where it is in actual or potential danger due to either a marina fire or a storm whilst the boat is at sea. We will pay the reasonable costs incurred by you, up to a maximum of \$5,000, to move your boat to safety. No excess will apply to any claim under this additional cover.
- 9. Emergency Towing and Service** - the cost of emergency towing and service when the boat is stranded at sea as a result of an emergency. An emergency involves an event that is not covered by this policy and may include, but not limited to, events such as the need for delivery of necessary fuel or towing to the nearest marina or service location. This cover is limited to the reasonable costs of towing and other services provided for your boat, up to a maximum of \$5,000. No excess will apply to any claim under this additional cover.

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- 10. Ambulance Cover** - costs, up to a maximum of \$2,000, associated with ambulance transport from your boat to a place providing medical treatment for you, members of your immediate family or your boat's professional skipper following a medical emergency which takes place on or while boarding or departing your boat. Cover applies only where the injured person(s) is not covered by an existing policy providing ambulance cost cover. No excess will apply to any claim lodged under this extension.
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- 11. 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.
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- 12. 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
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- 13. Funeral Expenses** - cover for the named insured/s for funeral expenses, maximum benefit \$5,000. The death of the insured/s must be directly and solely by an accident which occurs while you are using your boat for private pleasure purposes or voluntary rescue work.
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- 14. New for Old on Motor/s Repairs** - if your motor/s is damaged and we accept your claim we will pay for damage to mechanical and electrical components of the motor up to its agreed value or market value (whichever is applicable), without contribution from you. The excess noted on your policy schedule is applicable.
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- 15. Consequential Loss** - you are covered for the resultant damage to the boat due to the failure of a component of the boat that is covered under your policy. You are not cover for any loss of income or profits under this extension.
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- 16. Tyre and Rim Cover** - cover for loss or damage to your boat trailer tyre/s and/or rim/s due to impact. The impact causes the tyre/s to puncture, burst, blow out or damage to the rim/s so the tyre/s can not be inflated. This cover is limited to a maximum of \$500 any one event. A \$100 excess will apply to each claim. Failure of the tyre/s or rim/s due to wear and tear or gradual deterioration is not covered.
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- 17. Hardstand Lay-up Cruisers and Yachts** - a discount of 2.5% per month whilst the boat is cradled out of the water and kept in a locked secured boatyard or hardstand area of the yacht club. The period of hardstand lay-up must be declared prior to the commencement of the lay-up period.
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- 18. 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.
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- 19. 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 \$150 per day for temporary emergency accommodation up to 7 days for you and family members boating with you.
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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
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