

Viking Insurance

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SailSafe Windsurf Insurance

keyfacts

Full Cover : Benefits

This is a comprehensive policy which covers your boards and rigs against loss, damage or theft up to the total market value indicated in your application. Also covered are board bags, quiver bags, harness lines and fins. Third party cover as specified below is also included in this policy. For full terms and conditions please refer to the policy document.

1. Loss of or damage to the insured sailboard equipment. "All Risks" (subject to the exclusions) but theft cover only attaches if the loss follows forcible and violent theft. Claims settlement is based upon the market value of the item(s) or the cost of repair.
2. Legal liability to third parties. An indemnity of up to £3 million arising from you or your spouse or your children under the age of 18 years using the board(s) specified in the Schedule of Equipment or any board belonging to another person with the permission of the owner. The policy also extends to any person using the insured sailboard(s) with your consent.
3. Medical benefit. Up to £500 to you or your spouse for emergency treatment administered by a doctor or surgeon for injuries sustained following a collision of the insured sailboard(s) with another craft or object (not water).
4. Fatal accident compensation for the Insured and Spouse of £1000 each.
5. Geographical limits. Cover will operate whilst you are using or moving or storing the sailboard in the United Kingdom or for periods not exceeding 62 days worldwide (subject to the exclusions).

Full Cover : Main Exclusions

1. Theft of the Hull from a road vehicle unless a locked anti-theft device was in use at the time of loss. Proof of ownership of such a device will be required.
2. Theft of the rig or any part thereof from a road vehicle unless the equipment was securely locked inside the vehicle.
3. Theft of any equipment being stored at a sailing or windsurf club or watersports centre or overnight in a van or caravan without prior written agreement from Viking Leisure notwithstanding paragraph 2 above.
4. Wear and tear, deterioration from use, breakage of the Hull through contact with the water and depreciation.
5. Damage to graphics, colours or decals.
6. Any loss or damage or liability should the board(s) be used for financial gain or reward or professionally or used under any sponsorship arrangement without any prior written agreement from Viking Insurance.
7. Personal effects.
8. Third Party liability whilst the insured sailboard(s) are in transit by a vehicle which is operating under the provisions of road traffic legislation.
9. Excess: The first £45 of each and every claim incurred within the United Kingdom. The first £90 of each and every claim incurred outside the United Kingdom.

Third Party : Benefits

This policy covers your legal liability to third parties up to £3 million whilst you or your spouse, partner or children under the age of 18 are using the board(s) specified in the Schedule of Equipment or any other board with the permission of the owner. The policy also extends to cover any person using the board(s) with your permission. Third Party policies do not cover any loss of or damage to the equipment you own or use.

Third Party : Main Exclusions

1. Claims in respect of accidents arising while the equipment is in transit.
2. Legal liability for the death of or bodily injury to anyone using the equipment with your permission.
3. Claims arising directly or indirectly under the Employers Liability Acts.

This insurance is underwritten by :- Axa Insurance UK plc Civic Drive Ipswich IP1 2AN

Viking Insurance is authorised and regulated by the Financial Services Authority