



# Policy Benefits



## WHAT TYPE OF COVER IS IT?

### Fully Comprehensive cover

Policy includes \$10m 3rd party legal/public liability as standard

### An “All Risks” policy

By this we mean, that we cover your vessel against all risks of sudden accidental physical loss or damage. This includes, over & above the standard fire, theft, burglary etc.

## WHAT DOES IT COVER?



Includes cover for the vessel & all the vessels standard equipment, this includes tender & outboard, plus equipment required to be on board for the operation and maintenance of the vessel.



Coverage on land, on road and waters upto 200 nautical miles from the North & South Islands of NZ.

## FEATURES & BENEFITS

- ≈ Provision to insure fishing gear kept permanently aboard moored craft.
- ≈ With the insured’s prior permission, cover for other suitable operators of the vessel are included.
- ≈ Automatic additions and deletions clause for items bought and sold for the vessel limited to \$5,000 for Trailercraft & \$25,000 for Mooredcraft.
- ≈ Emergency towing costs following a breakdown without deduction of excess, limited up to \$2,000 per year.
- ≈ Crew rescue costs up to \$10,000.
- ≈ Reimbursement of temporary accommodation costs up to \$1,000 following an accident to your vessel.
- ≈ Personal effects covered for your own or guests whilst aboard your vessel and not otherwise insured. Are covered upto \$1000 for Trailercraft, and up to \$1,000 for fishing gear and \$5,000 in total for Mooredcraft.
- ≈ Reimbursement of costs up to \$1,000 for replenishing, refilling or replacing fire extinguishers and/or safety flares used during an incident giving rise to an admitted claim.
- ≈ Reimbursement of costs, up to 25% of the sum insured, incurred in preventing or attempting to prevent loss or damage.
- ≈ Medical expenses up to \$2,000 incurred as a result of an accident to any person while in, upon boarding or leaving your vessel.
- ≈ Lump sum payment of \$10,000 in total for the accidental death of the insured/s as a result of bodily injury whilst aboard the vessel.
- ≈ Legal liability arising from the ownership or use of the vessel up to \$10,000,000.

## WHY MARINER?



Locally owned and operated



Broad scope of cover that works in real life to protect your vessel



AA- Rated Insurer backing



Quick turnaround and approval



Marine specialists, who talk your language



24 hour recovery & claims assistance