

Marine Legal Expenses Insurance

Marine Legal Costs Policy Summary

Some important facts about Your Marine Legal Costs insurance Policy are summarised below. This summary does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

The insurance cover summarised in this document is provided by AmTrust Europe Limited, and administered on their behalf by Arc Legal Assistance Ltd. Your Legal Costs cover attaches to and is valid for the same duration as the Pleasure Craft Insurance Policy with which it is provided.

Significant features and benefits	Significant exclusions or limitations	Policy section
<p>General:- There is no cover for any legal costs incurred by any solicitor other than our panel solicitor prior to the start of legal proceedings unless a conflict of interest arises.</p> <p>If legal proceedings are started or a conflict of interest arises and you appoint your own solicitor to handle your claim you will be required to pay the first £1000 of any claim and we will not pay more than our standard advisers' costs.</p> <p>For full details of policy exclusions and conditions please refer to the policy wording.</p>	<p>There is no cover for:-</p> <ul style="list-style-type: none"> ■ claims which arise outside of the territorial limits. ■ costs incurred without our prior consent. ■ claims where an estimate of advisers' costs is more than the amount in dispute <p>It is a condition of this insurance that there must be prospects of success in taking legal action before a claim for legal costs will be accepted.</p>	<p>All</p>
<p>Legal costs to pursue: Claims against those whose negligence has caused you to incur uninsured losses.</p>	<p>Claims where action is being pursued against the owner or skipper of the vessel or guests aboard the vessel at the time of the insured incident.</p>	<p>Uninsured Loss Recovery</p>
<p>Legal costs to pursue: Claims against those whose negligence has caused your injury or death.</p>	<p>Claims for stress, psychological or emotional injury unless it arises from you suffering physical injury.</p>	<p>Personal Injury Pursuit</p>
<p>Legal costs to pursue: Proceedings following a breach of a contract you have entered into for buying goods for your use in connection with the vessel including the purchase or sale of the vessel.</p>	<p>Claims where the legal jurisdiction of the contract is outside of the territorial limits.</p>	<p>Contract Disputes</p>
<p>Legal costs to defend: A legal action in respect of a criminal offence arising from your ownership or use/navigation of the vessel.</p>	<p>Claims to defend a legal action arising from allegations of dishonesty or committing deliberate, or reckless acts, or whilst being in control of the vessel whilst under the influence of alcohol or drugs.</p>	<p>Navigational Prosecution Defence</p>

<p>Legal costs to: Deal with organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies from you as a result of identity fraud.</p>	<p>Claims for any financial losses incurred by you as a result of identity fraud other than advisers' costs.</p>	<p>Identity Fraud</p>
<p>You are covered for: Breakdown costs that you have paid following a mechanical breakdown to the vessel which renders it unseaworthy whilst away from the vessels' home berth.</p>	<p>Claims for any breakdown costs incurred by you in repairing the mechanical breakdown yourself.</p>	<p>Breakdown Costs</p>
<p>You are covered for: Emergency expenses to return to the United Kingdom if the vessel is damaged in an accident following a collision, impact, fire or flooding rendering it unseaworthy whilst the vessel is outside of the UK.</p>	<p>There is no cover for claims for emergency expenses unless you have claimed under the policy to which this cover attaches for the repairs to the vessel and that claim has been accepted.</p>	<p>Emergency Expenses</p>
<p>24/7 Assistance services</p> <ul style="list-style-type: none"> ■ Legal and Claims Advice Line. ■ Emergency Breakdown Technical Advice Line. 		

Cancellation rights (cooling off period)

Within 14 days of receipt of insurance documentation you may cancel this policy if it does not meet your needs. Subject to your Pleasure Craft Marine insurance scheme administrators receiving your written advice of this, they will issue a full return of premium, the policy will be regarded as not having been taken up by you and will be cancelled from inception.

To make a claim

As soon as you have a legal problem that you may require assistance with under this insurance you should telephone the legal advice line on **0344 770 1085** and quote “**Yachtmaster Marine Legal Expenses Insurance**”.

Complaints

If you are unhappy with the service that has been provided, you should contact us at the address below. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For full details of our complaints procedure and how to contact the Financial Ombudsman Service please see your policy document.

Arc Legal's contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel 01206 615 000

Email customerservice@arclegal.co.uk

Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at www.fscs.org.uk or by phone on 0800 678 1100 or 020 7741 4100