

## Features and Benefits of PleasureCraft

August 2016

Vero Marine has a "plain English" hull policy, specifically designed for private craft used for private pleasure purposes.

**PleasureCraft** provides the following:

- Ability to insure trailered or moored boats or personal watercraft (jet skis)
- Ability to insure your boat for either market value or agreed value
- Emergency towage costs as a result of mechanical or electrical breakdown of your vessel
- Emergency rescue and emergency repair costs for rescuing you, your passengers or pets, having your boat removed, having essential repairs to your boat and returning your boat to your home or usual mooring
- Transport and accommodation costs for you, your crew, passengers and pets if your boat is so damaged that it cannot be used
- Reimbursement for replenishing fire extinguishers, safety flares, the battery within your EPIRB and repacking your life raft
- Personal effects not otherwise insured
- Medical and ambulance expenses, funeral expenses and personal injury costs
- Loss or damage prevention expenses without deduction of excess
- Loss of competition entry fees
- Legal defence costs under s65 of the Maritime Transport Act without deduction of excess

### Optional Additional Benefits

- Racing risk extension for sailboats covering sails, masts, spars, booms, spinnaker poles and standing or running rigging when you are racing or preparing to race
- Ability to insure a floating mooring, dry dock or air berth used with your boat, which is also insured with us, up to its current market value
- Ability to insure fishing or diving equipment kept aboard a moored craft for its market value, if not otherwise insured

### Third Party Legal Liability

Automatically included up to NZD 10,000,000

Cover includes

- Liability to any person water skiing or being towed on the water's surface by your boat
- Liability for accidents involving another boat being used by you but not belonging to you
- Legal defence costs
- Court attendance costs
- Liability under the Forest & Rural Fires Act

**Note: This is a summary only. Please refer to the Policy Document for the full conditions and exclusions.**