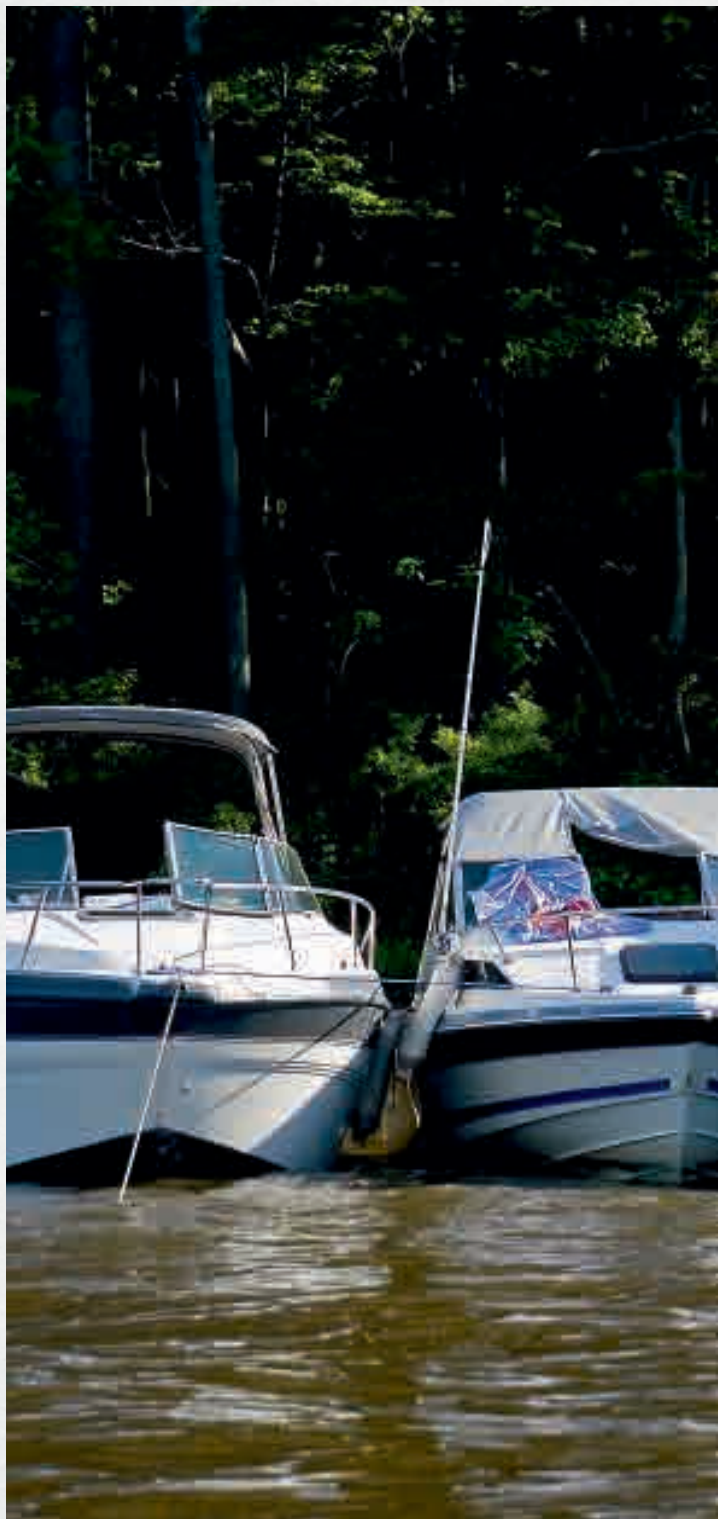


# BOAT

## INSURANCE INFORMATION





# CGU BOAT INSURANCE FOR PEOPLE WHO LOVE BOATS, DESIGNED BY PEOPLE WHO KNOW BOATS

Boating is a great way to enjoy the outdoors, but when something unexpected happens, you want to know you're covered. With CGU's Boat Insurance, you know you can relax.



You know the kinds of risks you face as a boat owner, and so do we

- with no claim discounts of up to 30%
- giving full replacement costs for boats under 24 months old,
- automatic 14-day cover for replacement boats and motors, and
- powerboats that go up to 60 knots.

Our boat policy covers the hull, motors (including control equipment), sails, masts, spars and rigging and trailer. The policy even covers accessories, tools, contents, fishing gear, water ski equipment and diving equipment.

## **RELAX AND ENJOY LIFE!** **YOUR INVESTMENT IS SAFE**

With CGU's Boat Insurance, your boat is covered against the nightmares boat owners dread: theft, fire, malicious damage, stranding and capsizing; collision with other boats, jetties, submerged objects or motor vehicles; and damage while loading or unloading your boat.

It's also good to know that you're covered Australia-wide. And full salvage and recovery expenses are included over and above the sum insured.



## **\$10,000,000** **LIABILITY COVER**

It's no use pretending boating accidents don't happen. Unfortunately they do, and boat owners are being sued for large sums of money for damages.

But there's no need to lie awake and worry. CGU's Boat Insurance will indemnify you against most damages you may become legally required to pay. This includes death or injury to any person, damage to property (maybe another person's boat).

## **UP TO 30 PER CENT** **NO CLAIM DISCOUNT**

For each consecutive claim-free year with CGU, you increase your no claim bonus entitlement, giving you a larger discount on your premium. After only three consecutive years of claim free insurance, you can enjoy our maximum benefit of a 30 per cent discount off the standard premium.



## ADDITIONAL BENEFITS INCLUDED AS STANDARD

- Your boat is covered when you do voluntary rescue work.
- If your boat is damaged, we will pay the costs to move your boat to a repairer and emergency repair costs are covered.
- Personal property is covered up to \$1,500 and also includes your guests when aboard your boat.
- Reasonable costs to replace your keys and locks when stolen or destroyed by fire.
- Automatic cover for fishing and sports equipment up to \$1,000.
- An option for lay up when your boat is stored away and not used.
- Automatic cover for Social Club Racing up to 50NM in length.
- Automatic additional liability cover for
  - your berthing/mooring agreement
  - pollution
- Personal accident cover for you and your passengers.



## OPTIONAL EXTRAS FOR WATER SKIING AND YACHT RACING

As every boat owner knows, anything that goes wrong in water sports is likely to cost a lot of money. But we offer the options you need to keep you covered for things like repairing sails; and replacing masts, spars or rigging lost or damaged while racing. We can also cover you for third party damages for water-skiers towed by your boat.

## CGU'S GUARANTEE

We will:

- provide you with the highest standards of service,
- meet all claims covered by your policy fairly and promptly,
- provide a 21-day, money-back guarantee if you are not happy with this policy,
- guarantee the repairs to your boat if it is damaged in an accident.

## NEED MORE INFORMATION?

For professional advice or further information about CGU's Boat Insurance, please contact your insurance adviser or visit [cgu.com.au](http://cgu.com.au)

## CONTACT DETAILS

**Enquiries** 13 24 81

**Claims** 13 24 80

### Mailing address

GPO Box 9902 in your capital city

#### Sydney

388 George Street  
Sydney NSW 2000

#### Perth

46 Colin Street  
West Perth WA 6005

#### Melbourne

181 William Street  
Melbourne VIC 3000

#### Adelaide

80 Flinders Street  
Adelaide SA 5000

#### Brisbane

189 Grey Street  
South Bank QLD 4101



[CGU.COM.AU](http://CGU.COM.AU)

Any advice is general advice only and does not take into account your personal circumstances. A Product Disclosure Statement (PDS) is available at [cgu.com.au](http://cgu.com.au) and should be considered before making any decisions about this product.

Boat Insurance is issued by Insurance Australia Limited ABN 11 000 016 722 trading as CGU Insurance.



Insurer

**Insurance Australia Limited**

ABN 11 000 016 722 AFSL 227681

trading as CGU Insurance.

backed by