

Pleasure Craft Insurance Claims

It is absolutely necessary that you advise us about a claim or potential claim as soon as reasonably practicable, if not immediately so that we can notify your insurer. We will advise you on policy coverage and assist you with the claims process.

Why Timely Notification Matters

Prompt notification to your insurer helps ensure:

- you do not prejudice yours or the insurer's rights under the policy
- the claim process proceeds smoothly and efficiently as compared to often problematic late claims
- the insurer can conduct a proper assessment, and
 - determine the cause of loss (particularly important for water ingress or mechanical issues)
 - speak to those involved in an incident whilst it is fresh in mind
 - arrange appropriate salvage or recovery operations
 - investigate third-party liability aspects
 - mitigate environmental impacts where relevant
- repair quotes can be arranged and authorised quicker
- other settlements, such as to third parties, can be managed and finalised faster

Requirements

- take reasonable steps to prevent further loss or damage
- details of the incident (date, time, and what happened)
- information about any other vessels or property involved
- weather and sea conditions at the time of the incident
- take clear images of the damaged watercraft or other property
- record the name, address, licence no. of the skipper of your watercraft and the owners(s) and skipper(s) of other watercraft involved, if any
- names and contact details of all persons on board and any witnesses
- maritime or coast guard reports and police report number
- details of any salvage or emergency measures taken
- complete a claim form or electronically lodge a claim; we'll let you know which

Important Reminders

- contact us as soon as practical after an incident occurs
- take reasonable steps to prevent further damage
- record all details about the incident and other parties and watercraft involved
- do not authorise repairs without your insurer's consent

Note

Specific claim requirements may vary depending on your policy type and insurer. We'll provide tailored guidance based on the particular circumstances. If you have any questions about the claims process or need assistance at any stage, do not hesitate to contact us.

General Advice Warning

This advice is general in nature and does not replicate the terms, conditions, or exclusions of any policy whether mentioned in this advice or not. When determining indemnity available for a claim, the terms, conditions and exclusions of the applicable PDS/Policy will prevail.