

# Marine Insurance

So your customers can venture with confidence

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**At Towergate Underwriting Marine, we provide insurance for more than 22,000 pleasure craft including; yachts, motor cruisers, RIBs, narrowboats, dinghies and jet skis.**

Backed by Navigators & General (N&G), the insurance we offer covers a wide range of craft, making it easy for you to trade with us. And, we work together to develop products focused on the UK domestic and pleasure craft markets.

Contact us

E: [marineforbrokers@towergate.co.uk](mailto:marineforbrokers@towergate.co.uk)

T: **01242 531100**



## Working with us to win in your niches

Our experienced marine underwriters work with our broker partners to win a wide range of risks, for more than 50 craft types.

Simply call or email us and we'll work with you to help get your clients the insurance they require. And, if the risk falls above our binder authority we'll obtain quotes directly from our insurers, taking the stress out of searching and making sure we still get the cover your client requires.

Put our wide risk appetite to the test; we are particularly keen to win business that fits within the following:

- Narrowboats up to £80,000
- Sailing dinghies and kayaks/canoes
- Open day boats up to £15,000
- Motor cruisers up to £200,000
- Jet skis between £3,000 and £14,000

## Cover that's ship shape:

- ✓ Up to five years protected NCD – just let us know you'd like this covered
- ✓ £5m third party and passenger liability
- ✓ Transit cover for craft up to 30ft excluding dents and scratches
- ✓ Automatically includes racing cover for dinghies
- ✓ Automatic 30 day European cover for small craft (under 5m)
- ✓ We won't double the excess for damage caused to underwater gear, unlike some other insurers
- ✓ Optional waterskiing and towing of toys (designed for up to two people only) liability cover up to £1million

## Significant exclusions

- ✗ Use of the craft for hire or charter, unless agreed by endorsement cruising outside the limit shown in the insurance schedule
- ✗ Use of the boat for anything except the customer's own private pleasure - boats used as a house boat

## Survey requirements

We want to make it easy for you to trade with us. Depending on the make, model and sums insured we can be flexible with survey requirements. So it's always good to run the risk by us, just in case we're able to cover it.

- Narrowboats: over 30 years old, every five years
- Motorboats and yachts: over 25 years old (however if the craft is under £15,000, we may be able to waive the survey), every five years

