

Sea Start Ltd - Marine Breakdown Assistance

Plan Summary

This summary does not contain the full terms and conditions of the Sea Start marine assistance membership. These can be found on our website www.seastart.co.uk and will also be sent to you with your membership pack.

Period of Insurance

The membership is payable in advance and has a duration of one year. At your option, it is renewable on each anniversary.

The Sea Start marine assistance membership is underwritten 100% by Kiln, Lloyd's Syndicate 510. The Lloyd's Managing Agent for Lloyd's Syndicate 510 is R J Kiln & Co Ltd. R J Kiln & Co Limited, a subsidiary of Kiln Group Limited, is authorised and regulated by the Financial Services Authority and by Lloyd's of London.

R J Kiln & Co Limited is entered in the Register of Lloyd's Managing Agents. Registered in England number 729671 and their Registered Office is at 106 Fenchurch Street, London EC3M 5NR. The membership does not have a cash-in value.

Significant Features and Benefits

The areas of coverage are outlined on the map attached to this summary and include the vessel's home berth as well as the sea areas illustrated. Following a mechanical breakdown to the primary propulsion unit(s) and/or steering gear to the insured vessel within the coverage area and during the term of the contract, the plan provides for one hour of a marine engineer's labour once alongside. Occasionally a tow to the nearest safe refuge may be provided should prevailing sea conditions dictate this to be a preferable course of assistance.

Eligibility

The vessel needs to be powered by at least one internal combustion engine and have a maximum overall length of 18.5 metres (65 feet).

Significant or Unusual Limitations and Exclusions

We are not a lifeboat rescue service – we are a breakdown service. Breakdowns we do not attend include failure of sanitary systems, on board domestic/entertainment equipment, navigation instruments and sailing gear. Any parts used are chargeable. Full details are contained in the 'Exclusions' section of the certificate and at www.seastart.co.uk. Assistance will not be provided if the prevailing sea conditions make it unsafe so to do. We will advise you if that is the case. In these circumstances you are strongly recommended to alert HM Coastguard as to the nature of your difficulty.

Cancellation

You have a right to cancel for a period of 14 consecutive days from the date you receive your membership confirmation. In the event you decide to cancel within this 14 day period, you will receive a refund of any fee you have paid. However if you have used the service during this 14 day period no refund will be made.

If you wish to cancel your membership you should write to: Sea Start Ltd, Unit 13, Hamble Point Marina, Hamble, Southampton, SO31 4JD

Breakdown Claims

If you need to use the breakdown service, please call **0800 88 55 00** – for security and training purposes, telephone calls may be recorded. Our staff will deal with the breakdown/claim on your behalf.

How to renew Your Certificate

We will write to you prior to the date of expiry of your Certificate advising whether or not the Insurers will offer you renewal terms.

Complaints

If you wish to register a complaint, please contact us:-

In writing – to the Managing Director, Sea Start Limited, Unit 13 Hamble Point Marina, School Lane Hamble Southampton, SO31 4JD

By phone – 02380 458000

If you are not satisfied with the response you may then ask the Policyholder and Market Assistance, Lloyd's Market Services, 1 Lime Street, London EC3M 7HA to review your case and ultimately you may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

About our Insurance services

- Sea Start Limited, Unit 13 Hamble Point Marina, School Lane Hamble, Southampton, SO31 4JD is authorised and regulated by the Financial Services Authority. Our FSA Register number is 310110. Our permitted business is non investment insurance contracts. You can check this on the FSA register at www.fsa.gov.uk/register or by contacting the FSA on 0845 6061234. Sea Start Limited is a registered company in England and Wales No. 3822209 at Victoria House, 39 Winchester Street, Basingstoke, RG21 1EQ.
- The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our service is for you.
- we only offer one product and that is for marine breakdown assistance and you will not receive advice on any other insurance based product
- You will need to make your own choice as to whether this product is suitable for your needs
- We do not charge an additional fee for our service; you pay the price our published price for the marine assistance product.

Non Members

Our existing members always come first. However, if you are not a current Sea Start member prior to having the need to call on our service, our help to you will be dependent on our workload. If we can help, you will pay a surcharge, the amount of which will depend on your location and whether the call is at night or day. **This surcharge will range between £70.00 to £115.00.** The amount will be advised and agreed with you before the service commences. It will be payable in addition to the current membership fee. The direct debit option is not available to non member calls for assistance.

Statement of demands and needs

This product meets the demands and needs of recreational boaters who wish to ensure they have the defined marine breakdown assistance cover (in non life threatening situations) along the South Coast of England, The Channel Islands and North Brittany Coast. The decision to buy this cover is entirely yours.

Statement of price

- The amount you pay is shown on our menu tariff appropriate for the type of boat you wish to cover. See either www.seastart.co.uk or our current leaflet. Prices include Insurance Premium Tax at the prevailing rate.
- In the event you are not a member at the time of wishing to use the service, a surcharge of between £70.00 and £115.00 will also be payable.
- Membership is payable in advance as one payment, thereafter annually renewable at your option.