

Membership Plan Summary

This summary does not contain the full terms and conditions of the Sea Start Marine Breakdown Assistance membership. These can be found on our website www.seastart.co.uk or on request we will post you a copy.

Period of Insurance

Your membership commences the day after your application date. Your Cover Note describes the period covered, normally one year. Prior to expiry we will advise you of renewal terms.

The Sea Start Marine Breakdown Assistance membership is underwritten by Alpha Insurance A/S who are authorised and regulated by the Danish Financial Supervisory Authority

Finanstilsynet
Århusgade 110
DK-2100 Copenhagen
Denmark

As an insurance company authorised within the European Union Alpha Insurance is permitted to conduct business in the United Kingdom and authorised by the FCA under reference 431621 You can check this by visiting the FCA website at <http://www.fca.org.uk/register>

Significant Features and Benefits

The areas of coverage are outlined for guidance on the map on our website www.seastart.co.uk

Cover is included for 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, or lack of fuel causing the insured vessel to be immobilised or without means of manoeuvre within the coverage area and during the term of the contract, the plan provides for one hour of marine assistance.

Eligibility to join

The vessel (whether power or sail boat) needs to be powered by at least one internal combustion engine. The maximum overall length must be less than 18.5 metres (65 feet).

Significant or Unusual Limitations and Exclusions

We are not a lifeboat rescue service – we are a breakdown service.

If either the prevailing weather conditions or the nature of the breakdown dictate that a tow to the nearest safe haven is the safest option, then the Company will have performed its obligations under this contract once one hour of attendance with the stricken vessel has been completed.

In these circumstances, with the contracted hour having been used by the initial attendance/tow or part thereof, it is possible that a repair will not have been accomplished. Should you wish us to continue to try and repair the vessel or arrange a tow to your home berth then, subject to our time availability on the day, we may request a charge for this extra service. Occasionally, we may not be able to offer this additional service.

For the avoidance of doubt the breakdowns we do not attend include failure of sanitary systems, on board domestic/entertainment equipment, navigation instruments and sailing gear.

Any parts and fuel supplied are chargeable.

Further details are contained in the 'Exclusions' section of the certificate and also 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 and/or refunds

You have a right to cancel within the first 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 full refund of any fee you have paid. However, if you have used the service during this 14 day period no refund will be made. Refunds for other reasons outside of this first 14 day cooling off period are not provided.

If you wish to cancel your membership please write to: Sea Start Ltd, Unit 3a Stone Pier Yard, Shore Road, Warsash, Southampton, SO31 9FR

Breakdown Claims

If you need to use the breakdown service please call the Sea Start assistance line (Number within your membership pack or on our website www.seastart.co.uk). 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 Membership

We will write to you in good time prior to the date of expiry of your membership advising you of the price, any variations to our service and methods of payment.

Complaints

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

In writing – to the Managing Director, Sea Start Ltd, Unit 3a Stone Pier Yard, Shore Road, Warsash, SO31 9FR

By 'phone – 01489 557364

If you are not satisfied with the response you may then address your enquiry or complaint to

The Customer Satisfaction Officer
Kinetic Insurance Brokers
34 Lime Street
London EC3M 7AT

Please have ready the details of Your Membership and in particular Your Cover Note number, to help Your enquiry to be dealt with speedily.

If You are still not satisfied, please write to

The Chief Executive
Alpha Insurance A/S
Harbour House
Sundkrogsgade 21
DK-2100 Copenhagen
Denmark

If you are still not happy with the outcome, you may refer the complaint to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 5SR

If you pursue your query or complaint with any of the persons or bodies mentioned above, that will not affect your right to have recourse to legal action or to any other remedy open to you

About our Insurance services

- Sea Start Ltd, Unit 3a, Stone Pier Yard, Shore Road, Warsash, Southampton, SO31 9FR is an Appointed Representative (FCA register number 672925) of Kinetic Insurance Brokers.
- Kinetic Insurance Brokers are authorised and regulated by the Financial Conduct Authority under FCA register number 309540. Our permitted business is non investment insurance contracts. You can check this on the FCA register at www.fca.org.uk/register or by contacting the FCA on 0845 6061234. Sea Start Ltd is a registered company in England and Wales No. 3822209 at Victoria House, 39 Winchester Street, Basingstoke, RG21 1EQ.
- The FCA 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 as described within the Master Policy/Cover Note; you pay our published price for the marine assistance product.

Non Members

Our existing members always come first. However, if you are not a current valid Sea Start member prior to having the need to call on our service, our help to you will be dependent on our workload and the prevailing weather. Any help to non members is entirely at our discretion. 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 be a minimum of £85.**

Except if the fault is a fouled propeller you will need to pay either the cost of the diving team (normally around £250) or lift out instead of the surcharge. It will be payable in addition to the current membership fee. The total 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.

Statement of price

- The amount you pay is shown on our menu tariff appropriate for the type of boat you wish to cover. Please see www.seastart.co.uk Prices include Insurance Premium Tax (IPT) at the prevailing rate.
- In the event you are not a member at the time of wishing to use the service, a minimum surcharge of £85.00 will also be payable.
- Membership is payable in advance as one payment and is valid only when payment has been received. Membership is valid for 12 calendar months from its start date and thereafter annually renewable at your option