



# Boat Insurance

For recreational  
pleasure craft



Whether you're into sailing or fishing, kayaks or jet skis, we'll help get you back on the water if your boat or pleasure craft is accidentally damaged on land or sea.

- Covers your boat in New Zealand and on New Zealand waters for accidental, sudden loss or damage.
- If your boat is accidentally damaged but repairable, we'll pay to have it repaired.
- If your boat is a total loss or stolen and not recovered, we'll pay you the Sum Insured (the amount you had the boat insured for).
- Cover applies while your boat is in transit by land or any recognised sea or air-freight service.
- Cover includes any reasonable salvage charges, removal charges, or any other charges related to averting or minimising loss or damage to your boat.
- We also cover:
  - Sails
  - Outboard motors
  - Protective covers
  - Trailers
  - Fishing, diving and water-skiing gear
  - Contents - any fittings and equipment that normally would be sold with the boat
  - Personal effects
- And we cover social or corporate yacht racing on the basis of Replacement Value less one third or the excess, whichever is greater.

## Optional covers

You can add the following additional covers to your policy:-

- Legal liability up to \$250,000 if you damage someone else's property or injure somebody.
- Lost/stolen key cover up to \$500.
- Repatriation cover of \$1,000 per person up to a maximum of \$5,000.
- Costs to refill or replace fire extinguishers and safety flares.

## Ways to save

Choose a higher optional excess to save on your premiums.

Multi-product discounts apply.

**Ask for a quote today**  
**Call 0800 002 002**

All insurance cover is subject to the full terms and conditions, including exclusions that apply, set out in the respective policy document. You can request a policy document at any time. Please call 0800 002 002.

## Other insurance options

We offer a range of everyday insurance to cover your life and income, and your assets and belongings. We can look after your travel insurance too.

Our friendly team of Registered Financial Advisers can arrange everything over the phone.

We'll help work out what's right for you, so you have the cover you need today and in the future.

### Insurance cover for you and your family

Underwritten by Southsure Assurance Limited

- Term Life
- Mortgage Protection
- Income Protection
- Critical Condition
- Funeral Cover

### Insurance cover for your assets and belongings

Underwritten by Lumley General Insurance (NZ) Limited - a business division of IAG New Zealand Limited (Lumley)

- House
- Contents
- Car

### Travel insurance for business or leisure

Underwritten by Allianz Australia Insurance Limited

- Comprehensive
- Essentials

## Your insurer

Boat Insurance is arranged by Southsure Assurance Limited (Southsure), a New Zealand insurance company licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010.

Southsure arranges general insurance as an agent for Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), and receives remuneration by way of commission for providing that service.

Southsure is a member of the Banking Ombudsman Scheme, which provides a free and independent dispute resolution service.

### **30 day 'free look'**

If you're not happy with your policy for any reason, you can cancel it within the first 30 days and we'll refund any premium you've paid.

## Your underwriter

Lumley General Insurance (NZ) Limited, a business division of IAG New Zealand Limited (Lumley), is one of New Zealand's leading providers of fire and general insurance, specialising in transport, construction and engineering, liability, marine, property and casualty, and personal lines.

Lumley is licensed and supervised by the Reserve Bank of New Zealand under the Insurance (Prudential Supervision) Act 2010; is a member of the Insurance Council of New Zealand; and is a member of the Insurance and Savings Ombudsman (ISO) Scheme, which provides a free and independent dispute resolution service.

The brochure is only a summary of the features and benefits of Boat Insurance as at July 2016 and is intended to be of a general nature. It does not constitute personalised financial advice under the Financial Advisers Act 2008.

To the extent that any content constitutes financial advice, it is class advice only and does not take into account any individual's particular financial situation or goals. We recommend you seek personalised financial advice.

**0800 002 002**  
**[www.southsure.co.nz](http://www.southsure.co.nz)**