

# Pleasure Boat | Policy Guide



| Cover  | Excess   | Extensions         | Exclusions  |
|--|--|--------------------|---|
| <p>Any accidental damage to the boat and any damage you cause to another person's property</p> <p>Legal liability up to \$100,000</p> <p>Boating gear.</p> | <p>Lowest excess option of \$100</p> <p>Optional higher excesses available for a discounted premium.</p> | <p>Racing Risk</p> | <p>Your excess.</p> <p>Wear and tear, depreciation, gradual deterioration.</p> <p>Mechanical breakdown.</p> <p>Consequential loss.</p> <p>Racing</p> <p>Whilst the property insured or conveying or towing motor vehicle is being driven by or is in charge of any person not complying with NZ laws.</p> <p>Whilst the boat specified in the Certificate of Insurance is used for any purpose other than private and pleasure</p> <p>War, invasion, act of a foreign enemy</p> |

*Insurance People insurance refers to the insurance policy, which is arranged by Aon New Zealand as the broker with Vero Insurance New Zealand Limited as the insurer. Please note that this is a brief outline only, refer to the policy wording for full details.*