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## *Buying Jet Ski Insurance*

### **Buying Jet Ski insurance?**

You may well have been presented with a number of different policy wordings from a variety of companies, the aim of this guide is to help you decide what sort of policy you require.

Both the cover provided by the different insurance companies and the service they offer, can vary greatly. Please bear in mind that a cheaper policy may end up costing you a lot more money in the long run, should you have to make a claim. Check any significant exclusions before you buy.

Everyone's needs are different, and only you can decide if wider cover is important to you. It is essential though, to understand what is being offered to you, before being able to make an informed decision and signing up.

Important points to remember to check before you buy insurance for your Jet Ski.

### **Third Party Liability**

You should not consider going afloat without liability insurance, which will cover you if you cause damage to another craft or cause injury.

### **Comprehensive Cover**

Will provide cover for your Jet Ski against accidental damage, theft, fire and vandalism.

### **Theft Cover**

Policies will require you to secure your Jet Ski when not in use.

But each insurance company's requirements are different and if you do not adhere to them you may be left uninsured.

### **Towing**

Most policies can be extended to cover towing waterskiers, wakeboards, kneeboards or inflatable toys, restrictions may apply. So do not assume ask what is covered.

### **Policy Excess**

The amount you will be required to pay of any claim made. Below is a list of some other important questions you should think about when buying insurance for your Jet Ski.

### **Do I need third party cover & why?**

£2,000,000 Third Party Liability is usually compulsory in the UK and you should not consider going afloat without this cover as a minimum. A policy providing third party liability should cover you if you were to cause damage to property or injury to another person, with your Jet Ski.

Third party risks whilst in transit are excluded as this is normally covered by the towing vehicles motor insurance policy.

### **Storage Locations of your Jet Ski?**

It is extremely important that you check this very carefully, as all insurance companies put warranties on their policies regarding security and storage locations. So ask do not assume you are covered.

### **Do I need any Qualifications or a Licence to use my Jet Ski?**

No you do not but this may change in the future. If you are new to Jet Ski's some insurance companies require a minimum of 12 months experience or a RYA qualification. This can be obtained from a good sea school. Alternatively the insurance company may charge an additional premium if you are inexperienced.

### **Do I need to use a specialist marine insurance company?**

Yes - Many High Street Insurance Brokers will be able to arrange your jet ski insurance, but they may not have the necessary expertise to advise you correctly.

### **Am I covered to use my jet ski for 12 months of the year?**

Yes most policies give use for 12 months of the year, if you require this ask the question before you buy.

### **How can I be sure the insurance company I choose is good?**

Your policy is only as good as the service you receive if you have to submit a claim. Why not ask other jet ski owners for their comments regarding which insurers provide good (or bad) service to their clients.

### **What about covering me for use outside the UK?**

Depending on the policy you have taken out and the cruising range shown on your policy. Before going abroad check with your insurance company to establish if you are covered and what additional restrictions will be imposed.

### **Does it matter who is in charge or driving my jet ski?**

Yes most insurers require you to list each user on the policy and there may be age restrictions for user, most insurers will expect each driver to have a minimum level of experience or to have passed the RYA Personal Watercraft Certificate.

For more information about RYA courses visit the links page at [www.insure-a-boat.co.uk](http://www.insure-a-boat.co.uk) and link to the RYA.

### **What should I do if I need to make a claim?**

You should always submit your claim as soon as possible after an accident. After all, the faster you make the claim, the faster you can get back on the water.

Any incidents of theft or criminal damage should be reported to the police - remember that you'll need the Crime Reference Number for the claim form.

You will be required to provide at least one estimate for the repairs or a written quote for the replacement items if a repair is not possible. Your Insurer may ask to inspect any equipment damaged, before authorising its replacement or send a Loss Adjuster or Surveyor to assess the damage.

### **How quickly should I expect to have my claim settled?**

This will depend on which insurance company you use and their speed of response. It can also depend on how quickly your repairer can provide a quotation and then carry out the necessary repairs. It is our intention to respond to you within two working days, advising you on how to proceed, so you'll know exactly where you stand, and how soon you can expect to be back on the water.

### **What is Marine legal protection?**

Visit our Marine Legal Expenses page at [www.insure-a-boat.co.uk](http://www.insure-a-boat.co.uk) for full details of this cover.

### **Can I buy a policy online now?**

Yes full details of the cover provided and an on-line quotation can be found by clicking the Jet Ski Insurance link on our web site. If the premium and policy wording are acceptable, immediate cover and be purchased 24/7 365 days a year and you policy and schedule will be emailed automatically to you in minutes.

## *Contact us*

If you have any questions regarding Jetski Insurance, we would be pleased to assist.

We can be contacted at:  
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Visit [www.jameslindsay.co.uk](http://www.jameslindsay.co.uk) to obtain Jetski insurance quotations and buy cover on line 24/7.