

PLEASURECRAFT INSURANCE CLAIM PROCEDURE GENERAL ADVICE ONLY

In the event of loss or damage to your Pleasurecraft and/or any of its insured accessories or attachments, please contact Nepean Brokers & Associates Pty. Ltd.

Depending on the nature and extent of your loss, we will advise you of the necessary steps to be taken to lodge your claim. This may or may not require the completion of a claim form.

CLAIMS FOR DAMAGE

Should there be damage incurred to your insured Pleasurecraft and/or its insured accessories; you must provide the following information in the first instance:

- The nature of the damage to the vessel,
- The circumstances under which the damage was incurred, including (but not limited to)
 - The date and time the damage was incurred,
 - The location of the vessel when the damage was incurred,
 - Details of who was in control of the vessel at the time the damage was incurred,
 - Details of the current location of the vessel,
 - Details of any recovery action that may have already been undertaken,
 - Details of any other vessels or parties who may have been involved,
 - Details of any police or emergency services involvement,
 - Details of any injuries that may have been incurred arising out of or in connection with the incident,

You may also be required to provide proof of ownership and such other documentation (i.e. registration papers, survey papers etc.) to establish the bona fides of your claim. Note that your Insurer may decide to appoint a surveyor to establish the quantum of loss in a claim of this nature, so you should not authorise repairs to the vessel or move the vessel to another location without the written consent of your Insurer.

CLAIMS FOR THEFT

Should your insured Pleasurecraft and/or its insured accessories be stolen; you must provide the following information in the first instance:

- A police report with respect to the theft,
- Proof of ownership,
- Details of the location and date/time of the vessel when stolen,
- Confirmation that any anti-theft devices, as may be required by your policy, were in place at the time the vessel was stolen,
- Full details of any anti-theft devices in place,

CLAIMS FOR THIRD PARTY LIABILITY

Upon the happening of any incident likely to give rise to a claim, the following procedure should be implemented:

1. All reasonable steps should be taken following an occurrence to protect the person or property from any further injury.

2. Obtain all details you can –
 - Of the incident;
 - Of the Third Party;
 - Of the witnesses.
3. In all cases, contact Nepean Brokers & Associates Pty. Ltd. as soon as is practicable for advice on how to handle the matter.
4. Do not give any interview or make any statement to a loss adjuster or other person investigating any accident of damage **UNLESS** such person is acting on behalf of your Insurer.
5. No correspondence should be entered into with a third party except acknowledgment of receipt of the claim. The acknowledgment letter should read as follows:

“Without Prejudice”

We acknowledge receipt of your correspondence concerning the incident at

.....
.....

This is receiving our attention.

6. Forward all letters of demand, writs / summonses to Nepean Brokers & Associates Pty. Ltd. immediately you receive them.

Note that your Insurer may require additional information to that shown above, depending on the circumstances of your claim which may require your completion of a claim form. It is your obligation to assist your Insurer in all reasonable enquiries they may make, and to provide documentation to them if requested to assist them in these enquiries. Pleasurecraft claims may involve additional complexities including (but not limited to) salvage, damage to marine infrastructure, compliance with maritime laws, and jurisdictional considerations. Accordingly, please be aware that complexities of this nature may require some time to deal with under the terms and conditions of your policy depending on the scope and nature of the claim.

[Disclaimer](#)

This advice does not take into account any of your particular objectives, financial situation or any possible claim circumstances. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and any possible claim circumstances.