

Even more reasons to cover all your insurance needs with MAS

Insure your contents and your house and/or motor vehicle and you'll be eligible for our multi-product discount. Insure your motor vehicle, house and contents and you'll be eligible for our Goldshield discount*. Your boat policy can also have the Goldshield discount applied once you have your motor vehicle, house and contents insured with MAS.

Where an event results in a claim under this policy and another policy you hold with us, you only have to pay the total excess that applies under the policy with the highest total excess.

*Special conditions apply; please see the policy wording for details.

Please note that certain conditions apply to benefits described in this brochure. These conditions of cover can be found in your policy wording, available at mas.co.nz or by calling us on **0800 800 627**.

This brochure is intended as an information guide only and does not form part of the policy document or any contract with MAS. This brochure does not take into account your own personal financial situation or goals. If you would like more detailed financial advice, we can get one of our advisers to contact you.

Special conditions and/or excesses may apply to the cover solution that meets your specific needs. We're happy to discuss these with you if needed.

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Boat
Insurance Summary

Call us today:
0800 800 627
Visit us online at mas.co.nz



You expect to be the best in your profession so why wouldn't you expect the best from your insurance company?

We provide insurance cover for your boat, no matter if it's a launch, yacht, runabout, jet ski or even a jet boat, offering a wide range of benefits to help ensure you never have to worry about coming adrift.

We are proud of the strong reputation we have established for an empathetic and top quality claims service.

Our policies are written in language that's easy to understand and we're always happy to answer any questions you may have about this important agreement between us.

For more information visit mas.co.nz or call **0800 800 627**.

POLICY COVER AT A GLANCE*

Cover options

Land and Marine

This cover option is designed for vessels that are not permanently moored such as cabin boats, sailing dinghies, runabouts, kayaks, windsurfers and the like. Cover is provided to the current value of the boat (up to the sum insured).

Marine only

This cover option is designed for yachts and launches permanently moored at a marina, boatshed, on piles or on a swing mooring. Cover is provided to the current value of the boat (up to the sum insured).

Jet ski/Jet boat

This cover option is designed for vessels that have internal jet propulsion systems. Cover is provided to the current value of the boat (up to the sum insured).

Accidental death

If you suffer an injury and as a consequence die as the result of a sudden accidental event, we will pay \$20,000 to your estate.

Accommodation and travel expenses

We will pay up to \$1,000 to cover any necessary and reasonable additional accommodation and travel expenses that are incurred to complete your journey following an accident.

Legal liability

Your policy automatically includes \$10,000,000 cover for legal liability for damage to the property of others, \$1,000,000 cover for legal liability for bodily injury, and \$5,000,000 for legal liability under the Forest and Rural Fires Act 1977.

Locks and keys

We will cover the reasonable cost of replacing locks and keys (including electronic access cards and transponders and remote door openers) if they have been lost, damaged, stolen or duplicated. You will not have an excess applied to this claim.

Parts and accessories stored at home

\$1,000 cover for boat spare parts and accessories that are stored at home in a secured location.

Racing cover

Wind powered boats are automatically covered whilst preparing for, or participating in, a social race in New Zealand. This includes cover for damage to the boat's sails, masts, spars or rigging.

Recovery costs

If your boat can no longer be powered or sailed as a result of a claimable event, we'll pay the reasonable cost to remove it and transport it to the nearest repairer or place of safety.

Replacement boat purchase

Any replacement boat purchased is automatically covered for 30 days on the same terms and conditions as the existing policy.

Replenishment costs

We'll pay the necessary and reasonable costs (up to \$2,000) incurred by you to replace, replenish, or refill safety flares or fire extinguishers used to safeguard your boat against loss.

Rewards

If we agree in advance, we will cover the cost of any successful reward payment made to assist in the recovery or protection of your insured boat.

Time trials

The policy is automatically extended to cover loss that occurs whilst you are participating in a time trials conducted under the control or regulation of a club, association or equivalent body as long as your boat speed does not exceed 30 knots.

Towing following electrical or mechanical breakdown

If your boat suffers electrical or mechanical breakdown whilst afloat, we'll pay the reasonable cost (up to \$500) to remove it and transport it to the nearest repairer or place of safety.

Wreckage disposal

If we've accepted a claim under the policy, and your boat uneconomical to repair, we will pay up to \$500 to dispose the boat at a landfill or disposal site.

You choose your repairer

You can choose to either use one of our preferred repairers and we'll guarantee their repairs, or you can select a repairer of your choice.

***IMPORTANT:** This brochure is an information guide only. Please refer to further information on the back cover.