



# *Welcome to Mercury Insurance*

Getting to know us



**MERCURY**  
*Insurance*

# Insurance for genuine peace of mind

## WHEN YOU JOIN MERCURY INSURANCE YOU GET MORE THAN INSURANCE

You get a range of exclusive member benefits from Australia's largest provider of pleasure craft insurance. You see, we believe recreational boating should be safe, secure and most of all fun for everyone. So we're committed to taking the hard work, worry and risk out of boating in order for you to truly enjoy your time on the water.

### Peace of Mind Knowing You're Covered

#### Also available:

- Pay by the month for your policy<sup>1</sup>
- 24/7 online claims lodgement
- Choice of repairer with access to an extensive network of repairers and service providers<sup>2</sup>
- Flexible Lay-up periods<sup>3</sup> – Savings of up to 60% off your annual premium when your trailerable boat is not in use
- Various excess options
- Commercial Boat Insurance



### The Satisfaction of Exclusive Member Benefits

When we say we're there when you need us, we really mean it! Insuring your boat with Mercury Insurance entitles you to a range of exclusive member benefits provided at no extra cost, including Marine Assist and some great member discounts.

#### Member Rewards

As a Mercury Insurance member, you can enjoy great discounts and special offers at any of our Member Rewards Partners. Whether you are into fishing, sailing, cruising or wakeboarding, or just want to wear the best gear, there's something for you.

#### Access a network of suppliers

You can access a network of service providers including service centres, repairers, riggers and surveyors. These providers have been used by members in the past and may be of assistance to you in keeping your boat on the water.

### 24/7 Support with Marine Assist

With Marine Assist<sup>4</sup> you can count on round-the-clock support, 7 days a week. Included with your Mercury Pleasure Craft Insurance Policy at no extra cost, Marine Assist offers you a unique personal service.

**Roadside Assist** – You'll receive roadside assistance when you're towing your boat, or travelling to or from your boat at its mooring or storage location. Plus, if your trailer ever lets you down, we'll come to the rescue with towing and minor mechanical repairs.

**Member Assist** – 24/7 access to information when you require assistance relating to volunteer marine rescue, marina locations, pleasure craft repairers and more.

<sup>1</sup>Pay by the month includes a monthly instalment service fee of 7%. <sup>2</sup>Subject to policy conditions (including our right to request an alternative in some circumstances).

<sup>3</sup>Lay-up is only available for trailerable boats. <sup>4</sup>Member Assist services are provided by Club Marine Limited. Roadside Assist services are provided by AWP Australia Pty Ltd ABN 52 097 227 177, trading as Allianz Global Assistance. Terms and conditions apply. Terms of service are available on clubmarine.com.au.

# COVER THAT MATTERS\*

With Mercury Insurance Pleasure Craft Insurance you are covered whilst navigating up to 250nm off Australia and New Zealand.

Summary of Features	Benefits
<b>Section 1 – Cover for Your Boat</b>	
Insured components	Cover for your boat, motor, trailer, equipment and accessories, boat tender and personal effects when on the insured boat or tender. Your policy also includes overheating cover for motors following an external blockage of the cooling system.
Genuine parts	If we agree to repair your motor and are unable to fix the damaged part(s), we will replace the damaged part(s) with Mercury genuine parts.
Mercury replacement cover for new boats	If your boat is new when you first enter into a policy with us covering your boat and it becomes a total loss within the first 3 years, we will replace your boat with a new boat of the same make, model and series.
Validation options	You can choose between Agreed Value or Market Value, subject to our acceptance criteria. <ul style="list-style-type: none"> <li>• Agreed Value is the amount we agree upon as the value of the boat which we will pay you in the event of a total loss. It is valid until the next renewal date</li> <li>• Market Value is the amount we will pay in the event of a total loss where you have not taken the Agreed Value option. The amount payable in this case is determined by the sale value of the boat immediately prior to the claimed loss or damage taking into account the condition and location of the boat</li> </ul>
Fishing gear, water-ski and dive equipment and tools	\$1,500 per item, up to \$10,000 total (not in addition to sum insured).
Personal effects	\$1,500 per item, up to \$10,000 total (not in addition to sum insured). Includes clothing, shoes, waterproof gear, wetsuits, prescription and sunglasses, manchester, mobile phones, jewellery, watches, cameras, computers and personal electronic devices.
Emergency costs and salvage charges	Reasonable costs to minimise or prevent further loss following an insured event. Such costs are payable in addition to the sum insured subject to a cap equal to the sum insured value.
Land towing costs	Up to \$1,000 for land transit towing of your boat by trailer to the nearest repairer.
Club Care Benefits	Up to \$5,000 assistance following an emergency or unforeseen incident which gives rise to a claim. <ul style="list-style-type: none"> <li>• Emergency delivery of fuel</li> <li>• Returning your boat to your home or locations of your boat's usual berth, moorings or storage facility as shown in the schedule following repairs; or reasonable costs of:               <ul style="list-style-type: none"> <li>– medical evacuation and patient transport;</li> <li>– temporary accommodation (up to 5 nights); and</li> <li>– transport home (economy class or equivalent)</li> </ul> </li> </ul>
<b>Section 2 - Liability to other people</b>	
Liability to third parties including removal of wreck costs	Flexible cover up to \$20m for personal injury and property damage caused by you or a person operating the boat with your permission. You are also covered for your liability whilst operating another boat you are licenced to operate.
Legal costs and expenses	All legal costs and expenses incurred in defending any court proceedings which may arise in respect of any liability covered, subject to prior written agreement. Exclusions apply for legal costs and expenses relating to criminal, maritime or traffic proceedings.  Discharge, release or escape of substances: We will pay up to \$500,000 (incl. GST) for any one event including legal expenses.
<b>Section 3 – Personal Injury</b>	
Injury to the named insured	Up to \$50,000 plus \$5,000 funeral expenses.

\*This is a summary of cover only. Policy terms, conditions, definitions and exclusions apply.

To decide if this product is right for you, please carefully read the Product Disclosure Statement, which is available on [mercurymarine.com/en-gb/au/service-and-support/insurance](http://mercurymarine.com/en-gb/au/service-and-support/insurance).

## TO FIND OUT MORE

 [MERCURYMARINE.COM/EN-GB/AU/SERVICE-AND-SUPPORT/INSURANCE](http://MERCURYMARINE.COM/EN-GB/AU/SERVICE-AND-SUPPORT/INSURANCE)

