

# RYA free third party liability cover

Kite Surfing / Wing Surfing / Kite Foiling / Wing Foiling

*Available to current RYA members that list Kite Surfing or Wing Surfing as a boating interest in their MyRYA area.*

## FAQ

**1. What is covered under Third Party Liability?**

Your legal liability to others for injury or damage caused whilst using your board.

**2. What is not covered under Third Party Liability cover?**

Material Damage – damage to or loss of your own property or the property you are using.

Personal Accident & Medical Expenses Cover – injury or other medical expenses sustained by you.

**3. How do I obtain this cover and my policy documents?**

You need to be a member of the Royal Yachting Association, resident in the United Kingdom and note your interests include kite surfing, wing surfing, kite foiling and/or wing foiling. Your membership team will then be able to provide you with the relevant documentation.

**4. What activities are covered?**

Kite surfing, wing surfing, kite foiling and/or wing foiling.

**5. Who is covered by the policy?**

The RYA member who has been issued with the certificate of insurance. If a joint or family membership is held, the cover will extend to those additional members who have noted an interest in these activities.

**6. How much cover is provided by the policy?**

You are covered for £5,000,000 liability to third parties anywhere in the world.

**7. Is there an excess payable in the event of a claim on this policy?**

Yes, the standard policy excess in the event of a claim is £1,000.

**8. Can I use my cover outside the UK?**

You are covered for worldwide trips of any duration.

**9. Am I covered for racing and / or competition?**

No racing is covered.

**10. Does the cover extend to me using equipment I have hired or chartered?**

The policy will cover you using your own boards/equipment only. It does not extend to cover boards/equipment lent to you by friends or family or those that have been hired or chartered.

**11. How do I obtain this cover and my policy documents?**

No. To ensure you have the correct cover in place you will need to get in touch with the Bishop Skinner Marine team who will be able to provide you with advice. They can be contacted on:

**Telephone:** 020 4579 2080

**Email:** Insurance@bishopskinner.com

**12. How do I report a claim under the policy?**

In the event of a claim or any occurrence which may give rise to a claim please contact Bishop Skinner Marine on:

**Telephone:** 020 4579 2080

**Email:** boat.claims@bishopskinner.com

Or by our online claim form at [www.bishopskinner.com](http://www.bishopskinner.com)