



# RYA free third party liability cover

## Windsurfing / Windsurfing Foiling / Stand up Paddle-boarding

*Available to current RYA members that list Windsurfing or Stand-up Paddle boarding 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. [Find out more here.](#)

Personal Accident & Medical Expenses Cover – injury or other medical expenses sustained by you. [Find out more here.](#)

**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 windsurfing, windsurf foiling and stand-up paddle-boarding. Your membership team will then be able to provide you with the relevant documentation.

**4. What activities are covered?**

Windsurfing, windsurf foiling and stand-up paddle-boarding.

**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, other than in North America where the limit is £500,000.

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

No, there is no excess payable on this policy.

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

You are covered outside the United Kingdom for worldwide trips of up to 30 days at a time.

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

Yes 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, or those lent to you by friends or family, but not boards/equipment 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](mailto: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](mailto:boat.claims@bishopskinner.com)

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