



FAQ's: Boat Insurance Scottish Canoe Association

Q. What types of canoeing are covered?

A. All non commercial canoeing and kayaking activities are covered, including competitions

Q. Will canoes be covered for theft if they are being transported in the back of a van?

A. Yes, providing the van is locked if left unattended at any time.

Q: Are canoes covered when on a trailer?

A: Yes, providing the canoe is secured to the trailer

Q. Are canoes covered on the roof of a vehicle?

A. Yes, providing the canoe is secured to the roof of the vehicle

Q. What cover is provided for canoes when they are not in use?

A. Full cover, as long as the canoe is stored in a locked building. Craft stored in the open are not covered for theft.

Q: Are canoes covered for commercial use?

A: No, they are only covered for your own personal use

Q. There is no mention of "white water" use in the policy, does this mean I cannot kayak in white water?

A. There are no restrictions on the class of water you can use your canoe in.

Q. Is my canoe covered if I take it outside the UK?

A. You are covered for up to 30 days in Europe on any one trip

Q. If I renew SCA membership and decide to add in boat insurance for the coming year when does the boat insurance start?

A. It is possible to renew SCA membership online up to 2 months before your expiry date. However, any boat insurance added in for the coming year only takes effect from the expiry date of your previous membership. Renewing SCA membership early does not provide more than 12 months of boat insurance cover.

Q: I am a Recreational member and would like to take out boat insurance when my membership renewal is due. How can I do this?

A: You can upgrade your membership to become a full member on renewal and at the same time take out and pay for the boat insurance.