

Sail & Motor Yacht Insurance

PROPOSAL FORM

DATA CANNOT BE SAVED TO THIS FORM
Save a copy to your computer prior to editing

For a quotation please return the completed proposal form to:

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IMPORTANT: Please read the notes which accompany this proposal form. This form must be signed by the person(s) proposing for insurance. You must use reasonable care in answering all the questions accurately and correctly when completing this form, failure to disclose fully and truthfully all relevant information may invalidate your insurance cover.

1 CLIENT (Each joint owner should complete sections 1, 7 & 8)

Full name			
Address			
	Post code		
Nationality	Tel. (daytime)		
Occupation	Mobile no.		
Date of birth	E-mail		
Boating experience	(Include full details as skipper & crew, types of vessel, cruising area and sailing qualifications)		

2 VESSEL

Name		Type/class	
Builder		Port of registry/flag	
Hull construction		Year built	
Conversion/amateur build?		Displacement	tns
Date of conversion		Length (on deck)	
Finance agreement details		Beam	
Date of last survey		Draft	
		Surveyor	

3 MACHINERY incl. Tenders

	Manufacturer	Year built	BHP	Serial number
Inboard				
Outboard				
Stern drive/Other				
Tender(s)				
Fuel used in main engine		Maximum designed hull speed		knots

4 SAFETY & SECURITY

Fire safety equipment	Manufacturer & type	Location	Last serviced
Is calor gas or bottled gas carried or used for any purpose onboard?			Yes No
Does the delivery tubing conform to British Standard?			Yes No
Location of bottle			
Is the vessel fitted with a proprietary burglar system?			Yes No
Is the vessel fitted with any other anti-theft precautions?			Yes No
Please provide full details (including arrangements for vessels kept ashore)			

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5 VESSEL USE & MOORINGS

Will the vessel be used for private & pleasure use only?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If No, please provide details <input style="width:95%" type="text"/>				
Will the vessel be used for racing? <i>(if Yes, please provide full details below)</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Do you wish to cover mast, spars, sails and rigging whilst racing? <i>(see Note 5)</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
Replacement value of rig	£	<input style="width:90%" type="text"/>		
Racing programme <input style="width:95%" type="text"/>				
Do you ever operate the vessel single handed or allow others to use the vessel in your absence?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If Yes, please provide details <input style="width:95%" type="text"/>				
Will the vessel be used to live aboard or as a permanent houseboat either whilst in commission or laid up?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If Yes, please provide details <input style="width:95%" type="text"/>				
Please specify ALL areas in which the vessel will be cruising and cover is required				
UK inland waters	<input type="checkbox"/>	UK inland & coastal waters	<input type="checkbox"/>	
Irish Sea & Eire	<input type="checkbox"/>	Brest/La Rochelle to the River Elbe <i>(delete as applicable)</i>	<input type="checkbox"/>	
Mediterranean Sea	<input type="checkbox"/>	Please state required eastern limit of Mediterranean eg.16°E	<input type="checkbox"/>	
Other cruising area <input style="width:95%" type="text"/>				
Mooring location <i>(full details)</i>	<input style="width:45%" type="text"/>		Mooring type <i>(full details)</i>	<input style="width:45%" type="text"/>
Are the moorings professionally laid and annually maintained?	<input type="checkbox"/>	Yes	<input type="checkbox"/>	No
If No, please provide details <input style="width:95%" type="text"/>				
In commission period	From	<input style="width:10%" type="text"/>	to	<input style="width:10%" type="text"/>
Date from which you wish insurance cover to start		<input style="width:10%" type="text"/>		<input style="width:10%" type="text"/>
Laid up dates	From	<input style="width:10%" type="text"/>	to	<input style="width:10%" type="text"/>
Laid up location	<input style="width:95%" type="text"/>			

6 SUMS TO BE INSURED

THIS SECTION MUST BE COMPLETED IN FULL

	Price paid	Date of purchase	Value to be insured
Hull & machinery <i>(see Note 1)</i>	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Dinghy/tender	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Outboard	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Trailer <i>(see Note 2)</i>	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Personal effects <i>(see Note 3)</i>	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Other/special equipment	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Liferaft	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>
Total	£ <input style="width:90%" type="text"/>	<input style="width:90%" type="text"/>	£ <input style="width:90%" type="text"/>

Items should be insured for current market value NOT replacement value

7 GENERAL

Have you or any person who might use the vessel:			
Had any accidents, losses or claims in connection with any vessel sailed, owned or handled under your control?	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Had insurance for any vessel declined, cancelled or renewed only at an increased rate?	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Been charged or convicted of any offence involving dishonesty of any kind eg. fraud, arson, robbery, theft etc.?	<input type="checkbox"/>	Yes	<input type="checkbox"/>
IF YES TO ANY OF THE ABOVE PLEASE PROVIDE FULL DETAILS OVERLEAF			
Are you entitled to a no claims discount? <i>(if Yes, please attach proof eg. renewal invitation or insurance certificate)</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Do you require marine legal expenses cover? <i>(see Note 9a - full details on request) - please add £17.60 to your premium</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Do you wish to include liability to and of water skiers? <i>(if cover required for persons towed on rings etc. please give details)</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Do you wish to cover road transit risks? <i>(if Yes, please provide further details, note third party risks excluded)</i>	<input type="checkbox"/>	Yes	<input type="checkbox"/>
Please forward all correspondence including policy documents via email, I understand hard copies available on request	<input type="checkbox"/>	Yes	<input type="checkbox"/>

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8 DECLARATION

I hereby declare that the above particulars and answers are correct and complete to the best of my knowledge and belief.

For private individuals (an individual buying insurance wholly or mainly for purposes unrelated to their trade, business or profession), you must advise us immediately of any matter which may affect our assessment of your insurance or if at any time any of the information on which this insurance is based is incorrect or changes. For example changes in condition, value, mooring, attempts to sell or usage of the insured property or anyone covered by this insurance is convicted of an offence. Failure to disclose fully and truthfully all relevant information may invalidate this insurance. If you are in doubt about any change, you should disclose them. You should keep a record of all information supplied to us for the purposes of entering into this contract. In the event of insurance being effected, it is important to consider this form in conjunction with the conditions of the policy as the latter may contain exclusions, warranties or provisions, which override anything, stated on this form.

For commercial clients, or those buying insurance mainly for purposes related to their trade, business or profession, you must disclose all material facts (ie. facts which an insurer would regard as likely to influence acceptance and assessment of the proposal) as failure to do so may invalidate the insurance. If you are in doubt as to whether facts are material, you should disclose them. In the event of insurance being effected, it is important to consider this form in conjunction with the conditions of the policy as the latter may contain exclusions, warranties or provisions, which override anything, stated on this form.

Simon Winter Marine Limited has appropriate data protection entries on the Data Protection Register for its data processing activities as required by the Data Protection Act 1998.

ADDITIONAL INFORMATION (please use this section if there is not sufficient space overleaf)

Signed

Print name

Date

Insurers reserve the right to decline any proposal and no cover is in force until confirmed by insurers. Signing this form does not bind the proposer to complete the insurance. A specimen copy of policy conditions is available either with your quotation or on request. The proposer is advised to keep records of all information supplied to insurers for the purposes of entering into insurance contracts.

Simon Winter Marine Limited is an Appointed Representative of Winter & Co (Marine) Ltd which is authorised & regulated by The Financial Conduct Authority

NOTES

1 HULL & MACHINERY

This section should include the hull, engines, machinery, equipment, spars, sails and rigging such as would normally be sold with the vessel if she changed hands. The price paid for the vessel should exclude monies spent on improvements, full details of such expenditure should be disclosed if this is to be taken into account. Generally, if the value to be insured is greater than the price paid a valuation report will be required to justify the difference. Note some policies may be subject to an 'Average' clause and it is essential your vessel is not under insured.

2 TRAILERS

Generally policies state that the trailer must be fitted with a wheel clamp, ball hitch lock or both and fitted when not actually being towed. In addition the policy may require the trailer and vessel is kept off the main road or even out of sight of the main road. Claims in respect of scratching and bruising are generally excluded.

3 PERSONAL EFFECTS

Refers to all items 'Personal' to the assured and used in connection with the vessel. This includes items such as clothing and equipment normally kept on board and that would not be sold with the vessel. Any item valued in excess of £250 should be separately declared.

4 SURVEYS

A recent survey report ie. not older than one year at time of inception may be required by underwriters before cover is granted. This should be accompanied by a recent colour photograph, and the survey report should also contain a valuation report. Underwriters reserve the right to decline insurance cover or to restrict this until all recommendations, especially those relating to seaworthiness, made by the surveyors have been completed.

5 RACING RISKS

The vessel is generally deemed to be racing if competing for a place or a trophy regardless of whether an entry fee has been paid. The extension covers the replacement cost of the mast, spars, sails and rigging whilst racing. The sum insured should be the full replacement cost, in the event of a claim an automatic deduction of one third will generally be applied with certain exceptions. Racing is a material fact and full disclosure must be made regardless of whether this extension of cover is required.

6 SINGLE-HANDED SAILING

Generally single handed sailing extensions are granted for daylight hours only and are dependent on size and type of vessel insured. It may be possible in certain circumstances to allow single-handed sailing at night but this will be at underwriter's discretion.

7 THIRD PARTY INDEMNITY

Third party indemnity is normally covered up to the value of the insured vessel, generally indemnity limits of either £2 or £3m are included as standard on most yacht insurance policies. A higher limit can be provided at an additional premium.

8 EXCESS

The policy will be subject to an excess which will be shown on the quotation. For example an excess of £250 means that you bear the first £250 of each claim. A discount from the premium may be available if a higher excess is required.

9 OPTIONAL ADDITIONAL COVERS

a. Marine Legal Protection

This insurance protects your legal rights and provides a legal advice service through insurers. If necessary a lawyer will be appointed to represent you in situations covered by legal expense insurance up to a maximum sum insured of legal fees of £150,000. The cover is available for an additional premium of £17.60 but is restricted for risks with a commercial involvement i.e. charter use.

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