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INSURANCE PROPOSAL FORM

Important: Please Read Carefully

DATA PROTECTION ACT

In order to assist us in providing a fast and efficient service to our clients we maintain a database of all information provided on this proposal form. We may share this information with our underwriters. We may use this information for the direct marketing of our own products only, and as described in the policy document. If you object to our processing personal data, please advise us in writing on the page entitled 'Additional Information' on the last page of this form.

If you have any objection to us holding your information either in full or part, or wish to obtain details of any information we are currently holding on you, please do not hesitate to contact us immediately by telephoning our data protection manager David Long – 01394 615755.

THE PROPOSAL FORM

This Proposal Form is an important document. In the Proposal Form we ask questions which we consider are material to our assessment of the insurance risk for which you are proposing. A material fact is one which influences a reasonable and prudent Insurer in accepting the risk or in assessing the premiums.

It is essential that you fully and properly answer the questions that we ask. It is not possible to prepare a Proposal Form which caters for every fact which might be peculiar to you, but which would affect our assessment of the risk.

If you are aware of any fact which would affect or influence our assessment of the risk, then would you please let us have full details on the back of the form under the heading "Additional Information" or by separate advice. If you are in any doubt as to whether any information should be disclosed to us, you are requested to let us have the relevant information. Completion by you of this Proposal Form does not bind us to give a quotation or accept any Proposal in respect of your vessel.

1. General Details	
Full name of Proposer	
Title: (Mr, Mrs, Miss)	Date of Birth: / /
Forenames:	
Surname:	
Occupation (note 1):	
Full postal address:	
Post code:	
Tel. Numbers: Daytime	
Evening:	
Mobile:	
E-mail address:	
Name of any joint owner(s):	
Joint application required	

2. Other Information	
Name of present Insurers:	
How many years have you been insured without having a claim?	N/A <input type="checkbox"/> 1. <input type="checkbox"/> 2. <input type="checkbox"/> 3. <input type="checkbox"/> 4. <input type="checkbox"/> 5. <input type="checkbox"/> Please supply documentary evidence.
Give details of length and nature of the boating experience and qualifications of (a) yourself (b) any other person in charge of the vessel:	
Have you had any accidents or losses within the last 5 years in connection with any vessel owned or handled by (a) you or (b) any other person who will be in charge of the vessel?	Yes: <input type="checkbox"/> No: <input type="checkbox"/> If yes give details below including year / amount paid and Insurers:
Have (a) you or (b) any other person who will be in charge of the vessel ever been charged with convicted of any offence of dishonesty or any other offence which may affect the assessment of the risk? (Note 2)	Yes: <input type="checkbox"/> No: <input type="checkbox"/> If yes give details below:
Have (a) you or (b) any other person who will be in charge of the vessel ever been declared bankrupt?	Yes: <input type="checkbox"/> No: <input type="checkbox"/> If yes give details below:
Have you ever had Insurance for any other vessel (a) declined (b) cancelled (c) offered for renewal only at increased rate?	Yes: <input type="checkbox"/> No: <input type="checkbox"/> If yes give details below including the name of the insurer involved.
Is your vessel subject to a marine mortgage?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please give the details of the mortgagee to be noted on the policy.

3. Details of Vessel to be Insured	
Please supply a recent photograph of your vessel.	
Name:	
Country / Port of registry:	
Hull Identification No.:	
Type / Model:	
Year of Build:	Hull Material:
If timber please state type of construction:	
Length LOA:	Draft:
Was the vessel wholly built and fitted out by professional boat builders?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no please provide full details below:
Has the vessel ever been converted?	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please give details below:
Year of last survey:	
Is gas used on board?	Yes <input type="checkbox"/> No <input type="checkbox"/> (Note 3)
Fire Extinguishers: (State number, type, make and location)	

4. Details of Machinery	
Inboard Engine (s)	Single <input type="checkbox"/> Twin <input type="checkbox"/>
Make:	Year: HP:
Fuel:	
Outboard Engines:	One <input type="checkbox"/> Two <input type="checkbox"/>
Make	
Year:	Horsepower
Make:	
Year:	Horsepower
Outboard serial number to be recorded by the owner separate from the vessel and produced to the Company in the event of theft.	
Maximum design speed of main vessel:	Knots
Maximum design speed of tender:	Knots

5. Details of additional cover:	
Do you require cover against liability to and of water skiers being towed by your vessel, its tender or boat?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Cover against liability to and of inflatable / water toys being towed by your vessel, its tender or boat?	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you require cover for road transit? This is automatically covered for vessels under 30ft in length.	Yes <input type="checkbox"/> No <input type="checkbox"/>
Will the vessel be racing? If yes please state below: (see note 4)	Yes <input type="checkbox"/> No <input type="checkbox"/>
Local club racing in UK Inland or Coastal Waters:	<input type="checkbox"/>
Other events e.g Cowes / Cork Week or RTIR:	<input type="checkbox"/>
RORC, JOG or one design:	<input type="checkbox"/>
Cover for masts, spars, sails and rigging required?	Yes <input type="checkbox"/> No <input type="checkbox"/>
If yes, state value of masts, spars, sails and rigging if replaced with new:	£

6. Details of Use		7. Mooring Arrangements & Use	
Will the vessel be used for private and pleasure purposes only? (Note 5)	Yes <input type="checkbox"/> No <input type="checkbox"/> If no give full details of intended use:	Please state location the vessel will be kept whilst in commission:	
If your vessel is 24ft or over will you use the vessel single-handed or permit anyone else to do so? (Note 6)	Yes <input type="checkbox"/> No <input type="checkbox"/>	Is this a marina berth?	Yes <input type="checkbox"/> No <input type="checkbox"/> If no, please state type of berth/mooring:
Please state cruising range required:	The Rivers and Broads of Norfolk and Suffolk not below Mutford Lock at Lowestoft or Haven Bridge at Great Yarmouth. <input type="checkbox"/>	If your vessel is not marina based is it to be laid up? (see note 7)	Yes <input type="checkbox"/> No <input type="checkbox"/> If yes please state laid up location & dates?
	Non-tidal waters of the United Kingdom but including inter-connecting tidal stretches for direct access to inland navigation systems. <input type="checkbox"/>		Location:
	Inland and Coastal Waters of the United Kingdom excluding Channel Islands, Isle of Man and Northern Ireland <input type="checkbox"/>	From: (Note 7)	To:
	Inland and Coastal Waters of the United Kingdom extended to include continental waters Brest to the River Elbe. <input type="checkbox"/>	Is this ashore, afloat or mud berth?	
Other: (Please give details in full) <input type="checkbox"/>	Will the vessel be used as a houseboat whilst laid up (see Note 8)	Yes <input type="checkbox"/> No <input type="checkbox"/>	
	From which date do you wish your insurance to start?		
	Where did you hear about our company?		

Sums to be insured (values to be insured are to represent current market value):			
	Price Paid (Note 9)	Year of Purchase	Value to be insured
Hull, Machinery, Equipment and Gear (Excluding items listed below)	£		£
Tender / Dinghy 1 (all tenders must be marked with the parent vessel name or some other unique marking)	£		£
Tender / Dinghy 2	£		£
Outboard 1 (All outboard motors must be securely locked to the vessel or her boat(s) by an anti-theft device and serial number recorded away from vessel)	£		£
Outboard 2	£		£
Trailer / Trolley	£		£
Liferaft	£		£
Personal effects (excluding individual items over £500 unless specifically agreed, please enclose a list of these items for acceptance by the Company)	£		£
Other (please specify)	£		£
Total	£		£

Premium Payment Details:

Please state your preferred method of payment:

- Cheque payable to "Yachtmaster Insurance Services Limited" (please attach).
- Direct Debit (see Note 10).
- Credit or Debit card – Please telephone our office with your card details.
- Already paid premium.

All material facts must be disclosed to Underwriters whether or not subject of a specific question above. A material fact is one which an Underwriter would regard as likely to influence the acceptance or assessment of the proposal. Non disclosure or misrepresentation of a material fact may result in the insurance being void. If you are in any doubt about whether facts would be considered material, you should disclose them.

DECLARATION (see Note 11)

I declare that the above particulars and answers are correct and complete in every respect to my knowledge and belief. I agreed that this proposal and declaration shall form the basis of the contract of insurance between me and the Underwriters if a Policy is issued.

I further declare and agree that if the statement and particulars above have been completed in the handwriting of any person other than the undersigned, such person is deemed to be the agent of the proposer for the purpose of completing this proposal.

Signed: Name: Date:/...../.....

IMPORTANT: The proposer should keep a record (including copies of the Proposal Form and Letters) of all information supplied to the Underwriters for the purpose of entering into the contract.

Any Additional Information:

Notes

Note 1

You must state the precise nature of the business and managing director, manager, director, self employed, businessman, sales is not sufficient. If you have more than one occupation state each one.

Note 2

For example offences involving drugs, drunkenness, criminal damage to property, serious driving offences and serious injury to the person, fraud, theft and arson. This list is not intended to include all relevant offences. If you are in doubt about a particular offence you should disclose it.

Note 3

If there is gas aboard your vessel the gas installation must comply with the following for cover to apply:

- (a) The installation and tubing must be to the approved British Standard and other recommendations,
- (b) Gas containers must be secured against movement,
- (c) Gas lockers must be properly vented to the exterior of the vessel.

Note 4

The policy covers the vessel and Third Party Liability whilst the vessel is racing in local club events, Cowes Week, Cork Week or similar events when declared and agreed. The policy does not cover physical loss of or damage to the mast, spars, sails and rigging whilst racing unless caused by stranding, sinking, fire or impact between the vessel and any external substance (ice included but not water) unless the Racing Risks Extension Endorsement is included at an additional premium to be agreed.

Note 5

For example charter, demonstration, teaching for however short a period.

Note 6

Generally we permit single handed sailing, cruising or motoring for passages for a planned duration not exceeding 18 hours unless specifically excluded on page two of your policy schedule but a higher excess usually applies.

Note 7

These dates will be stated on the policy schedule. It is important that prior notice is given to underwriters of any proposed change and the underwriter's written agreement is obtained as a failure to do so may invalidate your insurance. Marina based vessels do not need to specify layup dates so long as they remain marina berthed or ashore when not in use and the permanent marina mooring location is that specified on the schedule of insurance.

Note 8

The vessel will be deemed to be a houseboat where it is used as a permanent address / residence by the insured or other persons.

Note 9

If vessel was a gift, exchange, inheritance, etc, please provide full details. Price paid is the basic purchase price of the vessel and does not include any additional cost of equipment, refurbishment, restoration or repairs. If further expense has been incurred please specify.

Note 10

The Direct Debit facility is available through Close Premium Finance. You must be aged 18 years or over and the net premium must be greater than £250. If you pay by monthly Direct Debit, a 20% deposit is required and interest will be charged. There is no further charge for Annual Direct Debit. You will need to contact us with the following information: Bank Account, Sort Code, Name of Account, Preferred payment date.

Note 11

The proposal form must be signed by the person proposing for insurance. If the proposer is a company the proposal form must be signed by a Director or the Secretary of the Company. If the proposer is not the owner of the vessel he must state what interest he has in the vessel and in what capacity he signs this form.