

YACHTMASTER INSURANCE SERVICES LIMITED.

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Registered in England and Wales No. 4711155

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 Munich Re Syndicate at Lloyd's. 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.

IF THE VESSEL IS OWNED BY MORE THAN ONE PERSON A SEPARATE PROPOSAL FORM MUST BE COMPLETED BY EACH PART OWNER AND A SPECIFIC FORM IS AVAILABLE ON REQUEST.

Details of Proposer

1 Full name:.....

2 Date of birth:.....

3 Address of permanent or main residence:.....
.....
.....Postcode:.....

4 Daytime telephone number:.....

5 E-mail address:.....

6 Occupation(s) (note 1):.....

7 The name of your present Insurers:.....
.....

8 Give details of length and nature of the boating experience and qualifications of (a) yourself (b) any other person in charge of the vessel:.....
.....

9 Have you had any accidents or losses within the last five years in connection with any vessel owned or handled by (a) you (b) any other person who will be in charge of the vessel? YES NO
If yes, give details including year and any amount paid and the name of any insurers involved:.....
.....
.....

10 Have (a) you (b) any other person who will be in charge of the vessel ever been charged with or convicted of any offence of dishonesty or any other offence which might affect the assessment of the risk? (note 2)
YES NO If yes, give details
.....
.....
.....

11 Have (a) you (b) any other person who will be in charge of the vessel ever been declared bankrupt? YES NO If yes, please give full details:.....
.....
.....

12 Have you ever had insurance for any vessel
(a) declined (b) cancelled (c) offered for renewal only at an increased rate?
YES NO

If yes, please give full details including the name of the insurers
involved:.....

13 Please state how many years you have been insured without having a
claim:.....

14 (a) Date of purchase/acquired:.....
(b) Price paid (note 3):.....
(c) If you are not the owner of the vessel state your interest in the
vessel:.....

.....
.....

(d) Is your vessel subject to a marine mortgage? YES NO
If yes, give the name and address of the mortgagee to be noted on the
policy:.....

.....
.....
.....Postcode.....

Details of The Vessel

Please supply a recent photograph of your vessel.

15 (a) Name:.....

(b) Port of Registry:.....

(C) Registration No:.....

(It is essential to complete the above in order to ensure correct premium tax
application)

16 Hull Identification No:.....

17 Type/Model:.....

18 Year of build:.....

19 Material of hull:.....

20 Length LOA:.....

21 Beam:.....Draft:.....

22 Was the vessel wholly built and fitted by professional boat builders? YES
 NO

(a) If yes, give the name of the builders:.....

.....

(b) If no, give details of how and by whom the vessel was built and/or fitted:.....

.....

23 Has the vessel ever been converted?

YES NO

If yes, give full details:.....

.....

24 Is gas used on board?

YES NO (note 4).

25 Fire extinguisher(s):

State:

	Quantity	Make	Location
Hand Held
Remote
Automatic

Details of Machinery

26 (a) Inboard(s)..... No of engines:.....

Make:..... Year:.....

Horsepower:..... Fuel:.....

(b) Outboard(s)..... No of engines:.....

Make:..... Year:.....

Horsepower:..... Serial No:.....

Make:..... Year:.....

Horsepower:..... Serial No:.....

27 Please state the maximum designed speed of:

(a) Main vessel:..... (b) Tender:.....

Details of Use

28 Will the vessel be used for private pleasure purposes only?

YES NO If no, give full details of the intended use (note 5):.....

.....

29 If your vessel is 24 feet or over will you use the vessel single handed or permit anyone else to do so? YES NO (note 6)

30 Cruising Range:.....

31 From what date do you wish your insurance to start?.....

32 (a) State the place where the vessel will usually be kept while in commission:.....

.....

(b) Is this a marina berth? YES NO

33 (a) State the place where the vessel will be kept while laid up:.....

.....

(b) Is this ashore, afloat or mud berth?.....

.....

34 State the period during which the vessel will be laid up:

Date from:..... Date to: (note 7)

35 Will the vessel be used as a houseboat while laid up? (note 8)
YES NO

Details of Additional Cover

36 Do you want cover against liability to and of waterskiers being towed by your vessel, its dinghy or boat? YES NO

State amount

£2,000,000 £2,500,000 £3,000,000

37 Do you want cover for transit?

YES NO

(This is automatically covered on craft up to 30 feet and within the United Kingdom.)

38 Do you use the vessel for racing?

YES NO (note 9)

(a) Type of racing?.....

(b) If you wish to cover mast spars sails and rigging whilst racing advise replacement value.

£.....

Values

39 Present market value of:

(a) Hull, machinery, equipment, gear	£.....
(b) Trailer and/or trolley:	£.....
(c) Dinghies and/or boats: (1)	£.....
(2)	£.....
(d) Liferaft:	£.....
(e) Outboard motors: (1)	£.....
(2)	£.....
(f) Personal effects (note 10)	£.....
TOTAL SUM INSURED	£.....

40 Premium Payment Details:

Please state your preferred method of payment:

- Cheque payable to "Yachtmaster Insurance Services Limited" (please attach).
- Direct Debit (see Note 11).
- Credit or Debit card – Please telephone our office with your card details.
- Already paid premium.

I hereby declare that the above answers are to the best of my knowledge and belief true and correct. (note 12)

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

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 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

Note 4

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 5

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

Note 6

Generally we do not allow single handed sailing at night. If you wish to sail your vessel single handedly at night you should advise us and we will consider your request for which purpose we may require further information.

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 underwriters written agreement is obtained as a failure to do so may invalidate your insurance.

Note 8

The vessel will be deemed to be used as a houseboat if during the period of lay-up any person sleeps on it for more than two nights in succession or for more than four nights in any four week period.

Note 9

The policy covers the vessel and Third Party Liability whilst the vessel is racing. 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) or Endorsement 8 is included at an additional premium to be agreed.

Note 10

Please provide a list of all personal effects valued £200 or greater.

Note 11

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 the rate of interest charged is 9%. There is no charge for Annual Direct Debit.

Note 12

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.

Additional Information

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