

INSURANCE PROPOSAL FORM



Groves, John & Westrup

Proposal Form

for Yacht and Small Craft Insurance

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 form. We may share this information with Watkins Syndicate at Lloyd's. We may use this information 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 back of this form. **Note:** Groves, John & Westrup Limited are a Lloyd's Service Company and in matters of claims act upon behalf of Watkins Syndicate.

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

Details of Proposer

1 Full name:.....

2 Date of birth:.....

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

4 Daytime telephone number:.....

5 email 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 mortgage company to be noted on the policy:.....
.....

..... Postcode:.....

Details of The Vessel

PLEASE SUPPLY A RECENT PHOTOGRAPH OF YOUR VESSEL

15 (a) Name:.....

(b) Country 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 OA:.....WL:.....

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

PLEASE READ THE NOTES OVERLEAF
BEFORE COMPLETING THIS FORM IN
BLOCK CAPITAL LETTERS

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) State type of mooring e.g. Marina berth, pontoon, swing, trots etc.....

.....

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: DD / MM Date to: DD / MM (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 risks by road? YES NO

(This is automatically covered on craft up to 30 feet and within the UK)

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: £.....

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

Signed: (note 11)

Date:

PLEASE READ THESE NOTES CAREFULLY BEFORE COMPLETING THIS PROPOSAL FORM

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 the 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. Any additional money spent since purchase should be itemised below to justify an increase in value.

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 10 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 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.

Data Protection Act

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 M.J.Pope on 0151 473 8000.

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 below 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.

Any indication of premium given by us is given in good faith but there will be no Insurance Contract between us until we have notified you that we have accepted your proposal and have advised you of the premium that we charge for insuring your vessel and you have accepted our quotation.

Additional Information

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Groves, John & Westrup Limited acting on behalf of Watkins Syndicate at Lloyd's
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