

# Proposal & Prospectus



Groves, John & Westrup

# NEPTUNE

*all-in-one insurance for the marine trade*



# THE GJW NEPTUNE MARINE TRADE POLICY PROPOSAL FORM

## THE POLICY

The Neptune Insurance Policy is specifically designed to protect marine trade businesses and is insured through Groves, John & Westrup Limited.

Groves, John & Westrup Limited, have been synonymous with marine insurance for over 100 years. They have provided the highest possible standard of service to pleasure craft owners and now offer a tailor-made product to all those involved in the marine leisure trade business. The policy is insured with the Watkins Syndicate at Lloyd's who together with Groves, John & Westrup Limited are members of the Munich Re Group.

## ADVANTAGES OF THE NEPTUNE POLICY

- A dedicated underwriting and claims team synonymous with marine leisure trade insurance over many years;
- Dealing with a company which has a wide knowledge of the marine leisure business;
- All core insurances for your business, apart from motor, engineering inspection and legal expense, can be placed under one policy;
- You can individually tailor your cover so that you do not pay for what you do not need;
- An easily completed Proposal Form so you do not have to provide irrelevant information;
- A unique plain language policy of insurance, easily understood;
- A 24 hour dedicated claim helpline.

## DATA PROTECTION ACT 1998

In order to assist us in providing a fast and efficient service to our clients we maintain a data base of all information provided on this Proposal Form and contained in any policy schedule and also in respect of correspondence exchanged between us. Some of this information is sensitive particularly relating to criminal convictions.

## WHO CAN INSURE WITH THIS POLICY?

Anyone involved in the marine leisure trade business including:

- boat builders, manufacturers and outfitters;
- boat vendors, boat valeters and boat maintenance;
- boatyards;
- chandlers;
- hire fleet operators;
- marinas;
- marine electricians;
- marine engineers;
- mooring owners and layers;
- pier owners;
- riggers working up to 10 metres;
- sail makers;
- water sport retailers;
- yacht brokers.

## BACKGROUND

We summarise the wide range of cover available to you under the Neptune Policy. This is only a summary and is subject to all the terms, provisions, conditions and warranties of the Policy and dependent upon the cover which you choose to take. We will provide a specimen policy to allow you to make an informed decision about the policy and on request.

When you have decided what cover you require simply work through the Proposal Form, ignoring those sections where you do not require cover. **Complete all the questions in respect of the cover that you require fully** and return the Proposal to your insurance adviser and a quick and competitive quotation will then be given.

You should keep a copy of the Proposal Form as completed by you.

## SUMMARY OF COVER

### Section 1 - Material Damage

This Section insures physical loss of or damage to your business property.

#### Section 1(A) - Business Property at your Premises

We will cover you for all risks of loss or damage to your business property at your premises subject to the usual exclusions such as wear and tear, gradual deterioration, faulty workmanship, mechanical or electrical breakdown, as set out in Section 1.

Subsidence damage is not included although you can cover this by payment of an additional premium.

Theft, with certain exceptions, is restricted to theft following forcible and violent entry to or exit from buildings.

#### 1. BUILDINGS

If you wish to insure buildings at more than one location, please allocate a separate sum insured for each site. It is in your interest to specify individual buildings separately.

We can also arrange insurance for full rebuilding/replacement costs (reinstatement) or upon the written down value of the property concerned.

If you decide to insure on a "reinstatement" basis, then your sum insured should allow for the cost of replacing and rebuilding the buildings as new.

In choosing the amounts you wish to insure for buildings, please ensure they represent the full rebuilding cost including professional fees and site clearance costs and incorporate all buildings, service tanks, pipes, wires and cables, walls, gates and fences, landlord's fixtures and fittings and sanitary ware.

#### 2. STOCK

You should not include vessels, engines or trailers which you use other than for display ashore under this Section; they should be insured under Section 4 - Marine.

In insuring your stock you are asked to carefully note the specified categories and allocate the stock sum insured appropriately. If there is no specified category, use one of the free spaces.

It is essential you insert a sum insured against each specified item of stock that you have because if you do not, it will not be insured.

#### 3. BUSINESS PROPERTY AT THE PREMISES

This includes all office contents, furniture and furnishings, stationery, documents, books, personal effects, employees tools and pedal bicycles, computers, and associated equipment and computer system records whilst at your premises. Business property away from your premises should be insured under Section 1(C).

#### 4. MACHINERY

You are required to specify separate amounts for:

- (1) lifting tools and yard plant. Cover includes theft from a locked compound;
- (2) hand tools;

(3) all other machinery.

Plant, fixtures and fittings, utensils and tools of the trade, are included in this category. Any gaming or vending machines should be separately specified.

**5. MARINA INSTALLATIONS**

This includes piers, quays, docks, slipways, gangways, pontoons, moorings, piles, dolphins, staging, jetties, breakwaters together with their equipment and services.

Pontoons used in your business, and not for sale, should be insured under Section 1.

**6. MOULDS**

This includes moulds, tools and plugs and includes theft from a locked compound.

**It is important** for you to insure your property for its full value. If you insure it for less and if you make a claim, you will only receive a proportionate part of the amounts of any loss. This is known as "Average".

**Section 1(B) - Glass**

Breakage of all external and internal glass at the premises can be covered. The Section automatically includes the cost of boarding up after a breakage, making good damage caused to frames and fittings, removing and replacing window fittings and other obstructions to replacement, damage to goods in display windows and replacing any superimposed lettering or designs on glass.

We can extend cover to insure you against the breakage of illuminated signs and sanitary ware.

**Section 1(C) - Business property away from the premises**

Under this Section you insure equipment that may be elsewhere other than at your premises. Such things include photographic equipment, survey equipment, portable computers, mobile telephones or tools.

You should state the geographic limits or location for which cover is required for each item. For goods away from your premises, underwriters are likely to exclude theft from unattended vehicles.

**Section 1(D) - Frozen Food**

We will cover you for physical loss of or damage to food in a freezer caused by a rise or fall in temperature resulting from breakdown of the plant, accidental failure of the public supply of electricity or escape of refrigerant or refrigerant fumes from the plant subject to the exclusions in this section.

**Section 1(E) - Goods in Transit**

This Section covers your goods against most risks of loss or damage whilst in transit within the United Kingdom by land or water. This can include:

- (a) transit by your own vehicles or on trailers attached;
- (b) transit by haulier or post;
- (c) cover whilst temporarily stored in securely locked premises for up to 30 days whilst in the course of transit.

**Section 1(F) - Exhibitions**

We cover loss of or damage to exhibits, stock (including vessels), stands and equipment at any exhibition in the United Kingdom including transit to and from the exhibition.

In addition this Section can include reimbursement of incurred expenses resulting from cancellation by the organisers of the exhibitions.

**Section 2 - Financial Loss**

This Section covers your financial loss to the business such as consequential loss following damage to your property, loss of money and defective title in vessel.

## Section 2(A) - Business Interruption

Loss or damage to business property by any risks could mean interruption and disorganisation of the business leading to loss of income and extra expense.

This Section compensates you for loss of income in your business resulting from insured loss or damage.

Any extra costs incurred by implementing emergency measures to keep the business operating and to minimise the effects of the damage, are also included.

In calculating the sum insured you should take into account the gross profit of the business, allowing for the trend of the business and the indemnity period selected.

Gross profit is defined as the total of the turnover plus closing stock and work in progress less the amount of the cost of purchases (less discounts), opening stock and work in progress.

For some businesses, for example a charter operator or yacht broker, a gross revenue or gross fee basis of calculating the sum insured may be considered more appropriate.

The indemnity period should represent the maximum period during which the results of your business could be affected by insured loss or damage. The length of the indemnity period you choose depends not only on how long it will take for the buildings to be rebuilt or machinery and plant to be replaced but also on how long the business will take to regain the level of earnings that were current when the loss or damage occurred. The period should not normally be less than 12 months.

You should consider carefully how you should calculate the basis of the sum insured.

### **SUM INSURED BASIS**

The sum insured should represent not less than the gross profit, gross revenue or gross fees of your business which you expect to obtain for the whole of the maximum indemnity period.

You should also bear in mind that a loss could occur near the end of the period of insurance so you should make full allowance for growth and inflation not only in the next year but in addition for the full length of the maximum indemnity period chosen.

If the sum insured you choose proves inadequate claims become subject to a proportional reduction.

### **DECLARATION LINKED BASIS**

Before the start of the period of insurance you must declare the estimated gross profit, gross revenue or gross fees that you expect to be earned by your business during the year.

The insurers' liability is limited to 133.33% of the declared estimated amount. If your original estimate proves to be too low, you have inflation protection up to one third above your estimate. When the actual gross profit or gross revenue or gross fees become known, the premium, which is based on your estimate, is adjusted upwards or downwards.

### **BOOK DEBTS**

You may insure for those amounts owed by your clients whom you are unable to identify following damage to books of account and other records.

The additional cost of trying to trace customers' outstanding balances is also covered.

### **ADDITIONAL COST OF WORKING**

You can insure for an amount, which you may incur to maintain the business during the indemnity period.

Alternatively, it is possible to insure for the increased cost of working only without insuring your gross profit or revenue.

## EXTENSIONS

You may also choose to insure against certain risks to your business such as utilities failure, breach of canal and infectious disease. Full details of the extensions available are contained in the policy a copy of which may be obtained on request.

## FINANCIAL LOSS OF MONEY 2B

You can cover loss of money in the course of your business that may occur as a result of certain events.

You can include personal accident assault benefits should injury result to you or an employee because of an attack while carrying or in charge of money in the course of your business. Money left in unattended vehicles will not be covered.

## ASSAULT COVER TABLES

	INSURED EVENT	BENEFIT
1	Death	£ 10,000
2	Total or permanent loss or loss of use of one or more limbs, hands or feet	£ 10,000
3	Total or permanent loss of sight of one or both eyes	£ 10,000
4	Total or permanent loss of hearing or speech	£ 5,000
5	Permanent total inability to attend any Occupation	£ 10,000
6	Temporary total inability to attend to the usual occupation - per week	£ 50

## FINANCIAL LOSS - DEFECTIVE TITLE TO VESSELS 2(C)

If you sell or buy a vessel, you can insure the risk that you do not give or take good title for the vessel.

## Section 3 - Liabilities

### Section 3(A) - Employer's Liability

This Section covers your legal liability for injury to employees. Injury includes death, illness, disease or nervous shock occurring in the course of their employment. Legal costs in defending a prosecution under the Health and Safety at Work legislation are included as are the costs of representation at a Coroner's inquest or fatal accident hearing.

Employees are covered anywhere in the United Kingdom or working elsewhere in the world if they are based in the United Kingdom.

The limit of our liability in respect of any one event is £10m except in the case of terrorism when the limit is £5m. This cover complies with current legislation relating to compulsory insurance.

### Section 3(B) - Public Liability Insurance including Boatyard Liability and Product Liability

You can insure against your legal liability for injury to third parties and damage to their property which may arise out of your business activities. This protection includes:

- Liability caused by defects in the premises, plant, tackle, slipways, jetties or moorings used in the business or by careless use of cranes, hoists or other plant.
- Liability arising out of work done. We do not pay for the cost of making good faulty workmanship or of replacing materials which give rise to the claim.
- Liability caused by goods sold, supplied, manufactured, repaired, tested or serviced by you.
- Car park liability.
- Liability for vessels in your custody.

- Liability incurred when working away in the United Kingdom or European Union, including overseas trips (except for the USA and Canada) and at exhibitions in the United Kingdom.
- Demonstration, tuition or trial trips (subject to certain limits of speed, time and distance).
- Liability for damage to premises hired or rented to you for the business.
- Liability under the Defective Premises Act or Data Protection Act.
- Liability arising from sudden unintended and unexpected pollution.
- Liability in respect of pressure devices, cranes and other lifting devices provided that we have approved them by noting them in the Schedule under Section 3(b) of the Policy.
- Liability assumed under indemnities and agreements or contracts, provided that we have approved them.

Injury is extended to include wrongful eviction, accusation of shoplifting etc.

Damage includes economic loss arising from any obstruction, trespass, nuisance or interference with any rights of way, air, light, water or other easement.

Legal costs (including claimants' costs) arising out of any claim made on you for injury or damage, or out of any prosecution under the Health and Safety at Work Act 1974, the Consumer Protection Act and the Food Safety Act are also covered.

In the case of a partnership, we will cover each partner for his or her liability to other partners.

Cover can be extended to include liability for and of hired plant under CPA Conditions or similar terms. The limit of our Liability under this extension, including costs, will be a maximum of £100,000.

**Section 4 - Marine** This Section deals with purely the marine aspect of your business.

#### **PART 1 - VESSELS**

We can insure all vessels and their equipment belonging to the business. Vessels held in stock, work boats, charter vessels, rescue boats, hire fleets and all stocks of engines and trailers, are catered for.

Cover includes physical loss of or damage to your vessels caused by accident (including whilst launching, hauling out and laid-up), latent defects, negligence, salvage costs, theft of the entire vessel, theft of machinery, gear, equipment and personal property following forcible and violent entry to or exit from the vessel or a locked building and frost damage to machinery.

Extensions of cover are available for demonstration and trial, transit risks, water skiing, racing, private use by directors and additional equipment hired out with the vessel.

If you run a hire fleet, loss of hire fees can be insured.

Liability to third parties arising from ownership and use of any vessel is covered. If you carry passengers, your liability to them can be included.

Survey reports may be required dependent upon age and construction of vessels.

Any increase in value over the prices paid for a vessel may have to be substantiated by professional valuation.

#### **PART 2 - BUILDERS RISK**

If you construct or fit out vessels you should insure them under this section for their final finished cost price plus 15%.

Any profit element should be insured under this section.

The vessel and all parts allocated to it (whether attached or not) are covered and cover is similar to that provided in Part 1.

The vessel is also covered whilst on sea trials and during delivery trips by water including third party liability, within certain geographical limits.

The cover will also protect the interest of owners (provided their interest has been declared to us) during the period of building.

#### **DATA PROTECTION ACT**

If you have any objection to the insurers or their agents holding your information either in full or part, or wish to obtain details of any information that they are currently holding, please do not hesitate to contact them immediately by telephoning their Data Protection Manager M J Pope on 0151 473 8000.

#### **GROVES JOHN & WESTRUP LTD**

Groves John & Westrup Ltd are a Lloyd's service company and in matters of claims act on behalf of the Watkins syndicate.

#### **GENERAL POINTS TO CONSIDER**

Experience has shown that in many marinas and similar operations accidents occur and claims are made due to the very nature of a marina and through no fault of the operator. In order to mitigate these accidents and claims at the very least you should endeavour to adopt the following procedure:

You should adopt a system to regularly inspect all buildings, structures, ways, pontoons, paths and accesses to ensure that they are and remain in a safe condition and you put right any defects identified.

You should maintain a written procedure for such inspections and a record of inspections and works undertaken.

You should make all visitors aware that the pontoon and access ways may be slippery during wet, inclement and cold weather. Extreme caution must be taken during such periods and only suitable footwear should be used.

You should clearly mark by visible means any particular areas of risk such as steps, moving parts, changes in gradient or surface condition.

You should ensure that adequate and proper signs of any risk are exhibited about your premises.

You should ensure that you properly document your contractual arrangements particularly in respect of use of moorings or other services. This is best done by signature to a document by the vessel's owner.

In the event that an accident occurs on the Marina, no matter how the accident may have been caused and whether or not the accident involved property or injury to any person you should ensure that those using your facilities report the accident to your office as soon as practicable and in any event no later than 24 hours after the accident took place. You should record in writing the information with which you are provided and evidence any important features, such as the suitability of the area where the accident occurred and obtain details from any witnesses, take photographs, retain CCTV footage, make drawings and other notes. Insurers should be advised immediately.

If you do this it will assist us in defending your position.

**GENERAL**

**PROPOSER**

Full name of Insured.

Give full name (if not a limited company give full names of all principles or partners and the full trading name.

Please also name all subsidiary and associated companies which you wish to be insured).

POSTAL ADDRESS

POSTCODE

TELEPHONE NO

FAX NO

E-MAIL ADDRESS

Address of all premises from which you trade and for which you require insurance.

A	B	C

POSTCODES

**OTHER INTERESTS**

Give details of all additional interests in property and state if interest is to be noted.

Please state the date from which you wish the insurance to commence.

**EXPERIENCE**

How long have you been in the business for which you wish to be insured:

Years

If a new venture please give details of experience of directors, principals, partners or management in business of this type specifying any professional qualifications.

Have you or anyone else connected with the management of your business had any previous insurances:

- |   |     |                          |    |                          |
|---|-----|--------------------------|----|--------------------------|
| (a) Declined?                           | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (b) Cancelled?                          | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (c) Avoided?                            | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (d) Renewed with special terms imposed? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If yes, give full details, including the type of policy concerned, reasons, insurers and whether a claim was made under that policy.

Please give the name of your insurers over the last 3 years including Expiry Date and Policy No (if known).

Have you or anyone else connected with the management of your business you wish to insure ever been:

- |  |     |                          |    |                          |
|--|-----|--------------------------|----|--------------------------|
| (a) cautioned for or convicted of any criminal offence or is any prosecution pending (other than minor motoring offences)?   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (b) declared bankrupt or been the subject of bankruptcy proceedings or the subject of any voluntary arrangement?   | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (c) been a director of or involved in the management of any company which has been wound up entered into any composition with its creditors or been the subject of any arrangement?  | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |
| (d) prosecuted or received notice of intended prosecution under the Health and Safety at Work Act 1984, the Merchant Shipping Acts, the Data Protection Act, the Consumer Credit Act or any other like or similar legislation or any statutory regulation? | Yes | <input type="checkbox"/> | No | <input type="checkbox"/> |

If yes, please give details.

### RISK DESCRIPTION

Please give a full description of ALL work activities undertaken.

Do you have standard trading conditions (if yes, please attach a copy unless standard BME.)

Yes  No

Do you always make your customers aware of them prior to any transaction?

Yes  No

How do you make your customers aware of your trading conditions prior to any transaction?

Do any services such as electrical power lines, water, gas or sewerage pass through or over your premises supplying other persons?

Yes

No

If yes, please give details.

Do you restrict public access?

Yes

No

If no, please give details.

Do you occupy the premises solely yourself?

Yes

No

If no, please give details of other occupiers and for what they use the premises.

The following sections relate to the cover you require. If you do not require the cover under any section simply tick the first question in the "No" box provided and move onto the next section.

**SECTION 1 - MATERIAL DAMAGE OF THE PREMISES AND AT THE PREMISES  
SECTION 1A**

Do you require cover under this section? Yes  No

Do you require the subsidence extension? Yes  No

If yes, have your premises previously suffered subsidence damage (or, is there evidence that might suggest that your property is suffering from subsidence?) Yes  No

If yes, please give details.

Are the buildings for which you are to be insured or which you occupy built of brick, stone, concrete or incombustible hollow or solid building blocks and roofed with slates, tiles, asphalt, metal or sheets or slabs composed entirely of incombustible mineral ingredients? Yes  No

If no, please give details of the nature of the construction.

Do any of the buildings that you wish to insure or occupy have a basement? Yes  No

Give the approximate age of each of the buildings that you wish to insure.

What processes or machinery are used on the premises?

Give details of any application of heat involved on the premises.

Are any flammable substances used or stored on the premises? Yes  No

If yes, please give details.

When was the electrical circuiting last checked by an independent qualified electrician and certificate issued?

What form of heating is used in the buildings?

Do you store pyrotechnics in the building?

Yes

No

Do any of the buildings have:

a sprinkler system?

Yes

No

an automatic fire alarm?

Yes

No

What other fire extinguishing appliances do you have?

Are they professionally inspected and maintained annually? Yes

No

State location of nearest fire brigade and distance from premises.

Are the premises occupied at night by you or other authorised persons?

Yes

No

Are the premises patrolled by a security firm?

Yes

No

If so, what is the frequency of these patrols?

Is stock stored at least 150 mm clear of the floor level?

Yes

No

Are the premises especially liable to damage by storm, flood, malicious persons?

Yes

No

If you have answered yes, please give details

To what extent are the premises left unoccupied by day?

Is there an intruder alarm? Yes  No

If yes, please state type (NSI or other).

Is the alarm operational when the premises are left unattended? Yes  No

Does the alarm protect the whole premises? Yes  No

Is the intruder alarm regularly maintained under contract? Yes  No

Is the alarm central station calling? Yes  No

**PROPERTY TO BE INSURED**

(Note: vessels, engines and trailers should not be included under this section but should be included under section 4)

ITEM NO	DESCRIPTION	SUM INSURED	TICK AS APPROPRIATE IF REINSTATEMENT COVER REQUIRED
1	1.1 BUILDINGS	£	
	1.2	£	
	1.3	£	
2	2.1 STOCK (OTHER THAN SPECIFIED STOCK)	£	
	2.2 SPECIFIED STOCK	£	
	2.2.1 WINES, SPIRITS, TOBACCO, CIGARETTES	£	
	2.2.2 RADIOS, TELEVISIONS, VIDEO, AUDIO AND THEIR ACCESSORIES	£	
	2.2.3 AUDIO, VIDEO AND COMPUTER DISCS TAPES AND CASSETTES	£	
	2.2.4 CLOTHING	£	
	2.2.5 CAMERAS AND BINOCULARS	£	
	2.2.6 WATCHES, GOLD, PLATINUM & SILVER ARTICLES UNPROCESSED NON-FERROUS METALS, PRECIOUS STONES	£	
3	3.1 BUSINESS EQUIPMENT	£	
	3.2 COMPUTERS AND ASSOCIATED EQUIPMENT	£	
4	4.1 LIFTING EQUIPMENT AND YARD PLANT	£	
	4.2 HAND TOOLS	£	
	4.3 MACHINERY	£	
5	MARINA INSTALLATIONS	£	

If you require cover for marina installations, please state:

Locations

Age

Construction

Nature and type of installation

6	MOULDS	£	
7	OTHER ITEMS (PLEASE SPECIFY)	£	
	7.1	£	
	7.2	£	
	7.3	£	

TOTAL	£
-------	---

**GLASS - SECTION 1B**

Do you require cover for glass? Yes  No

Do you require cover for:  
 all external glass? Value  Yes  No   
 all internal glass? Value  Yes  No   
 all signs? Value  Yes  No   
 all sanitary ware? Value  Yes  No

Is any glass armoured, bandit, bent, fancy, etched, ornamental, special or stained or are there any designs or re-staining on the glass? Yes  No

Do you wish to extend the cover to include signs? Yes  No

Please give details of any signs for which cover is required.

**BUSINESS EQUIPMENT - SECTION 1C**

**Note: Property insured under this Section should not be included under Section 1A.**

Do you require cover? Yes  No

ITEM NO	DESCRIPTION	SUM INSURED
		£
		£
		£
		£
	TOTAL	£

**BUSINESS PROPERTY TO BE INSURED AWAY FROM THE PREMISES**

Do you require cover? Yes  No

Please state at which location cover is required.

1.
2.
3.
4.

**PROPERTY TO BE INSURED**

ITEM NO	DESCRIPTION	SITUATION	SUM INSURED
			£
			£
			£
			£
		TOTAL	£

### FROZEN FOOD - SECTION 1D

Do you require cover?

Yes

No

DESCRIPTION OF FREEZER UNIT(S) INCLUDING MAKE AND MODEL	YEAR OF MANUFACTURE	SUM INSURED
		£
		£
		£
		£
		£
	TOTAL	£

Are all freezer units under service contracts?

Yes

No

At what intervals are the units examined under service contracts?

### GOODS IN TRANSIT - SECTION 1E

Do you require cover?

Yes

No

Please give details of goods carried.

ITEMS	ESTIMATED ANNUAL CARRYINGS	LIMIT ANY ONE PACKAGE	LIMIT ANY ONE CONSIGNMENT
1 Goods by your own vehicles			
ITEMS	ESTIMATED ANNUAL CARRYINGS	LIMIT ANY ONE PACKAGE	LIMIT ANY ONE CONSIGNMENT
2 Goods conveyed by carriers			
ITEMS	ESTIMATED ANNUAL CARRYINGS	LIMIT ANY ONE PACKAGE	LIMIT ANY ONE CONSIGNMENT
3 Goods sent by post			
(All Estimates are adjustable as per policy clause H8)			

Are your vehicles fitted with alarms, immobilisers or other protective devices?

Yes

No

If yes, please give details.

Please provide details of security arrangements employed by you and state what precautions you take to protect goods when carried in vehicles left unattended.

Do you leave vehicles loaded overnight?

Yes

No

If yes, please give details.

**EXHIBITIONS - SECTION 1F**

Do you require exhibition cover?

Yes

No

How many exhibitions do you attend. Please give locations and details of those that you normally attend?

Are all exhibition sites controlled by security personnel on a 24 hour basis?

Yes

No

If no, please give details.

Specify how your property is transported to the exhibitions.

Specify the approximate value of items at exhibition.

£

Specify the average amount of money expended by you for exhibitions including exhibition costs and advertising.

£

Do you require cover for property/vessels whilst being demonstrated?

Yes

No

ITEM NO	DESCRIPTION	SUM INSURED
1		
1.1	Exhibition Property Stock and other exhibits	£ <input type="text"/>
1.2	Maximum value any one item £	£ <input type="text"/>
1.3	Stands, marquees, furniture, display materials, office equipment, stationery and other items	£ <input type="text"/>
2	Expenses	£ <input type="text"/>
	<b>TOTAL</b>	£ <input type="text"/>

**SECTION 2 - FINANCIAL LOSS  
BUSINESS INTERRUPTION - SECTION 2A**

Do you require cover for business interruption? Yes  No

Maximum indemnity period (tick appropriate box).

06 months  12 months  18 months  24 months  Other period

Amount of cover required? [You should insure for the amount that you would lose as a result of total cessation of your business during the indemnity period.]

Do you wish your cover to be declaration linked in which event the sum assured will increase to 133% of the sum declared? Yes  No

Do you require cover for rent receivable? Yes  No

If "yes", how many months rent?

Do you require book debts cover? Yes  No

If "yes", please state sum to be insured.

Are accounts, books and records kept in fire resistant safes when not in use? Yes  No

How frequently are computer records backed up?

Is a copy of the back-up kept either in a fire resistant container or away from the premises? Yes  No

Do you require cover for business interruption for the following:

- Damage in the vicinity? Yes  No
- Breach of canal? Yes  No
- Damage to your property stored at other premises? Yes  No
- Notifiable Human Diseases? Yes  No

If "yes", please state name and address of occupiers of the premises and their business.

Damage to customers premises? Yes  No

If "yes", please state:

NAME & ADDRESS OF CUSTOMER	BUSINESS	% LIMIT
1		
2		
3		
4		

Damage at supplier's premises?

Yes

No

If yes, please state:

NAME & ADDRESS OF CUSTOMER	BUSINESS	% LIMIT
1		
2		
3		
4		

Are alternative supplies readily available?

Yes

No

Do you require insurance against damage to premises of:

Electricity Station?

Yes

No

Gasworks?

Yes

No

Telephone Exchange?

Yes

No

Waterworks?

Yes

No

Do you require insurance against damage to your vessels elsewhere than at premises you occupy?

Yes

No

## MONEY - SECTION 2B

Do you require cover?	Yes	<input style="width: 100%;" type="text"/>	No	<input style="width: 100%;" type="text"/>
What is the maximum amount in transit at any one time?		<input style="width: 100%;" type="text" value="£"/>		
Estimated annual carryings?		<input style="width: 100%;" type="text"/>		
If money is carried by a security company is cover required for such money whilst in their custody?	Yes	<input style="width: 100%;" type="text"/>	No	<input style="width: 100%;" type="text"/>
Do you have more than £250 not in a locked safe out of working hours?	Yes	<input style="width: 100%;" type="text"/>	No	<input style="width: 100%;" type="text"/>
Do you require cover for money in coin-operated gaming, vending or amusement machines or payphones?	Yes	<input style="width: 100%;" type="text"/>	No	<input style="width: 100%;" type="text"/>

ITEMS	No.	DESCRIPTION	LIMIT ANY ONE LOSS
1 - As description	1.1	Crossed cheques, crossed giro cheques, crossed money orders, crossed bankers drafts, crossed giro drafts, crossed postal orders, stamped national insurance cards, national savings certificates, premium bonds, unused units in franking machines, credit or debit card sales vouchers and VAT purchase invoices	<input style="width: 100%;" type="text" value="£250,000"/>
2 - Money on the premises	2.1	during business hours	<input style="width: 100%;" type="text"/>
	2.2	out of business hours contained in a locked safe or strongroom	<input style="width: 100%;" type="text"/>
	2.3	out of business hours not contained in a locked safe or strongroom or in any coin or token operated gaming, amusement or vending machine	<input style="width: 100%;" type="text" value="£250.00"/>
	2.4	contained in vending machines or payphones	<input style="width: 100%;" type="text"/>
3 - Money away from the premises	3.1	at the private dwelling of the Insured or those of your authorised employees in a locked safe or strongroom	<input style="width: 100%;" type="text"/>
	3.2	at the private dwelling of the Insured or those of your authorised employees not in a locked safe or strongroom	<input style="width: 100%;" type="text" value="£250.00"/>
	3.3	in transit to or from the premises, post office or Insured's bank or in a bank night safe	<input style="width: 100%;" type="text"/>
	3.4	At any of your contract sites during business hours	<input style="width: 100%;" type="text"/>

Do you require assault cover?	Yes	<input style="width: 100%;" type="text"/>	No	<input style="width: 100%;" type="text"/>
-------------------------------	-----	---	----	---

**DEFECTIVE TITLE OF VESSELS - SECTION 2C**

Do you require cover? Yes  No

Do you keep accurate written records of all purchase transactions for second- hand vessels? Yes  No

What steps do you take to ascertain whether there is good title to any vessel you are asked to sell or which you buy and that it is free of any charges?

Do you require cover for more than £10,000? Yes  No

If so please state amount. £

Do you regularly use a brokerage agreement? Yes  No

If yes, please attach a copy of the brokerage agreement you use.

**SECTION 3 - LIABILITY  
EMPLOYER'S LIABILITY - SECTION 3A**

**Note: We will not insure employers liability insurance if we do not insure your public and yacht yard liability**

Do you require cover? Yes  No

Have you ever been prosecuted under the Factories Act, Merchant Shipping Act, Health and Safety at Work Act or any other statutory regulation? Yes  No

If yes, please give details.

Are employees exposed to or have they ever been exposed to noise levels in excess of 85 Db(a)? Yes  No

If yes, please give details including precautions taken to prevent impairment of hearing.

Do you have a written health and safety policy and written document signed by employees? Yes  No

Have you carried out a control of substances hazardous to health (COSHH) assessment? Yes  No

Is your machinery and plant properly fenced and guarded and is the equipment and all tools of trade kept in good condition? Yes  No

Are employees supplied with all necessary safety equipment relevant to their work? Yes  No

Do you take steps to ensure that such equipment is used? Yes  No

Please give details of all power driven woodworking or other machinery used.

Please state total wages salaries and other earnings of all employees including labour only subcontractors. Total earnings means gross wages or pay without deduction of income tax, pension, National Insurance, holidays with pay and including overtime, bonus or similar payments.

CATEGORY	WAGES		ESTIMATED ANNUAL WAGES SPLIT (Adjustable as per policy clause H8)
	DIRECT EMPLOYER	LABOUR ONLY SUB-CONTRACTOR	
1.01 Non-Manual - Administration, Clerical, Managerial & Directors			
2.01 Shop, Sales, Bar & Catering Assistants			
3.01 Sailmakers, Machinists, Painters, Boatcleaners & Maintenance, Electrical Engineers, Waterbourne and Light Yardwork			
4.01 Boat Manufacturers & Boat Repairers			
5.01 Welders, Metal Fabricators, Woodworkers & Heavy Yardwork			
6.01 Other employees. (Give separate categories)			

**PUBLIC LIABILITY - SECTION 3B**

Do you require cover?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Limit of liability required.	£1,000,000	<input type="checkbox"/>	£2,000,000	<input type="checkbox"/>
			£5,000,000	<input type="checkbox"/>
Does any aspect of work involve:				
height of work over 10 metres off floor/deck or depth of work below 2 metres?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
diving?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
offshore, oil, petrochemical, gas, chemical, aircraft and nuclear installations?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
flame cutting, welding plant or other heat producing plant or processes?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
work on ferries, oil tankers, other large commercial vessels, hovercrafts?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Ministry of Defence vessels or premises?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
RNLI boats?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Commercial Vessels?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If yes, please give details.

Do you or have you handled, used or stored acids, asbestos, chemicals, gases, explosives, flammable, radioactive or other dangerous substances or any material giving rise to dust or fumes?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
--	-----	--------------------------	----	--------------------------

If yes, give details.

Do you use lifting plant or pressure vessels in the business?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If yes, is the equipment inspected in accordance with statute?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you hire in or hire out lifting equipment or other plant?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If so, with driver?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
If so, please show estimated hire charges and maximum value of plant hired in.		£ <input type="text"/>		£ <input type="text"/>

Please give details of the conditions under which Plant is hired in or out, e.g. CPA.

Please give details including capacity of any power operated lifts, hoists or cranes operated on the premises or any unlicensed road vehicles or mobile plant.

Is any of your mobile plant licensed for road use?  
(Separate Motor Insurance must be maintained for such plant.)

Yes  No

Is any manual work undertaken outside member countries of the European Union?

Yes  No

If yes, please give details of countries visited, duration, nature of work and nationality of employees undertaking this work.

Do you provide a car park for customers' vehicles?

Yes  No

If yes, give details of approximate capacity.

Are there any public paths or rights of way through the yard premises?

Yes  No

If yes, please give details.

State the total turnover of your business and how much is derived from:

(a)	construction of craft	£ <input style="width: 100%;" type="text"/>
(b)	sale of craft	£ <input style="width: 100%;" type="text"/>
(c)	sale of craft under a brokerage agreement	£ <input style="width: 100%;" type="text"/>
(d)	repairs (customers' craft)	£ <input style="width: 100%;" type="text"/>
(e)	mooring charges	£ <input style="width: 100%;" type="text"/>
(f)	hire charges	£ <input style="width: 100%;" type="text"/>
(g)	letting of premises to third parties	£ <input style="width: 100%;" type="text"/>
(h)	other	£ <input style="width: 100%;" type="text"/>
TOTAL		£ <input style="width: 100%;" type="text"/>

What is the largest vessel you handle or work upon.

Max Length  Max Weight  Max value

Maximum value of largest vessel for each of:

Slipped or hauled	Moored	Mudberth	Ashore
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

State maximum number of vessels

Afloat	Mudberth	Alongside pier or jetty	Ashore as above
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

How often are your moorings inspected either by lifting or by divers.

Please give date of last inspection.

Do you carry out work away from the premises? Yes  No

If yes, state nature and type of work and maximum distance from premises.

Please state percentage of work away from premises.  %

Do you use welders, flame cutters, blow lamps or blow torches in any of your work? Yes  No

Do you, or have you in the past discharged trade waste into the atmosphere, sewers, waterways or elsewhere? Yes  No

If yes, is this with the agreement of the relevant local authority and are/were all wastes treated and rendered safe before discharge? Yes  No

Do you have a waste policy? Yes  No

Do you use bona fide sub-contractors? Yes  No

Do you ensure that your sub-contractors have public liability insurance with a limit of liability of not less than the limit you have chosen? Yes  No

Do you require cover for demonstration, tuition or trial trips? Yes  No

Do you require cover for delivery voyages? Yes  No

If for an owner, do you ensure that their insurers know? Yes  No

If you have answered yes to any of the above, please give full details.

Please give names, experience and qualifications of skipper employed.

Please state area of operation.

Do you or any of your employees install, service, repair or maintain gas appliances and/or storage cylinders in vessels? Yes  No

If yes, are all such persons properly registered and licensed? Yes  No

Please give details of frequency of removal and means of disposal of flammable waste/wood shavings/waste resin etc from your premises.

**PRODUCTS LIABILITY**

Do you require cover?

Yes

No

If yes, please give full details of all goods manufactured, sold, supplied, erected, installed, repaired, serviced, altered, treated or processed by you.

Do you export goods?

Yes

No

Please state projected annual turnover and description of goods exported in each of the following categories.

CATEGORY	DESCRIPTION OF GOODS	TURNOVER
European Union Countries	<input style="width: 100%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
USA Canada	<input style="width: 100%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
Other countries (please state which countries)	<input style="width: 100%;" type="text"/>	£ <input style="width: 50%;" type="text"/>
	TOTAL	£ <input style="width: 50%;" type="text"/>

Even if you have indicated above that you do not currently export goods to the United States of America or Canada, have you at any time during the last 10 years knowingly exported goods to these countries?

Yes

No

If yes, please give details.

If you export goods do you have any representation overseas or hold any assets in overseas countries?

Yes

No

If yes, please give details.

Do you import any goods or materials or components for your goods?

Yes

No

If yes, please give details.

Do you design or provide specifications formulae or advice for a fee?

Yes

No

If yes, please give details.

Do you carry out surveys, inspection, valuations or condition reports on vessels for a fee? Yes  No

If yes, do you have and will you maintain professional indemnity cover? Yes  No

Do you cook or prepare food and/or drinks? Yes  No

If yes, please give details.

Do you hold any special events through the year, for example, bonfire/firework parties, exhibitions, shows, regattas, receptions, corporate entertaining, etc? Yes  No

If yes, give annual number of events, details of type of events and anticipated attendance.

**SECTION 4 - MARINE  
VESSELS - SECTION 4 PART I**

Do you require cover? Yes  No

If you sell vessels please give full details of types, makes and sizes of vessels sold.

Do you hold any agencies? Yes  No

If yes, please list them.

Please give details of how vessels in stock are stored?

Deliveries of vessels by water? Yes  No

If yes, how often and within what limits?

Do you require private pleasure use by directors or main staff? Yes  No

If yes, please give details of staff.

NAME	AGE	EXPERIENCE	CLAIMS/ACCIDENTS

Racing risks? Yes  No

If yes, please list vessels concerned and give full replacement value of masts, spars, sails, rigging, etc used in connection with each vessel and included in the sum insured.  
In addition please state type of racing vessels involved in e.g. local club, R.O.R.C. etc.

Please give details of all vessels owned by you and not held for sale.

VESSEL NAME	TYPE	BUILDER	YEAR BUILT	MATERIAL OF HULL	LENGTH	SPEED	USE	CRUISING RANGE

Do you require cover for:

Angling Parties	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Diving Parties	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Water Skiing	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Other Activities	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

If cover is required for "Other Activities" please give details of these activities:

If you charter do you do so:

With Skipper	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
With Crew	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Do you require cover for:

Additional contents hired out with the vessel? (e.g., bedding, linen cutlery, crockery, utensils, televisions wet clothing, lifejackets etc.)

Yes  No

If yes, specify values.

Where are they normally stored when ashore?

Do you require to insure for personal effects of skipper or crew? Yes  No

If yes, specify values.

Do you require insurance for loss of revenue following loss of or damage to vessels? Yes  No

If "Yes", please state:

Gross annual revenue from hire fees

Limit any one vessel

## VESSELS AND OTHER ITEMS TO BE INSURED

ITEM	DESCRIPTION	INSURED VALUE	
		ANY ONE ITEM	TOTAL
1.	STOCK		
1.1	STOCK OF VESSELS	£	£
1.2	STOCK OF ENGINES	£	£
1.3	STOCK OF TRAILERS	£	£
1.4		£	£
2	YARDBOATS AND OTHER VESSELS OWNED BUT NOT FOR SALE		
2.1		£	£
2.2		£	£
2.3		£	£
3	HIRE VESSELS (ATTACH LIST)	£	£
4	ADDITIONAL CONTENTS OF VESSEL	£	£
5	PERSONAL PROPERTY	£	£
6		£	£
7		£	£
		TOTAL	

## THIRD PARTY LIABILITY

Limit of Indemnity	£1,000,000	<input type="text"/>	£2,000,000	<input type="text"/>	£3,000,000	<input type="text"/>
Water Skiing Limit of Indemnity			£1,000,000	<input type="text"/>	£2,000,000	<input type="text"/>

**BUILDERS RISKS - SECTION 4B**

Do you require Builders Risk cover?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you construct and fit out yourselves all the vessels you sell?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Are hulls bought in?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Do you undertake restoration projects?	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>

Please give full details of all types of vessels you build including the hull material and please attach brochures and price list.

Maximum value of all hulls at any one time.

Maximum value of all hulls at any one location.

Please state the value of vessels when completed:

Are any of the vessels built to your design? Yes  No

If "Yes", which:

How many vessels per year do you construct?

What is the maximum number in build at any one time?

Are your vessels built in accordance with the Recreational Craft Regulations 1995? Yes  No

If "No", please give full details.

Do you require cover at any premises other than your own? Yes  No

If "Yes", please state the premises at which cover is required together with the nature and amount of your interest therein.

Do you undertake delivery by sea? Yes  No

If "Yes", in which areas do you deliver?

Please give details of co-ownership or of anyone with an interest in any vessel and the nature of that interest.



**DECLARATION  
TO BE COMPLETED AND SIGNED BY ALL APPLICANTS**

I/We confirm that I/we require insurance provided by the Sections below against which I/we have answered "YES".

I/We have completed these Sections of the Proposal Form and have answered all questions truthfully and fully to the best of my/our knowledge and belief.

I/We are agreeable for all information contained in this proposal to be shared with insurers and their agents.

**SECTIONS FOR WHICH COVER IS REQUIRED**

SECTION 1 - MATERIAL DAMAGE

1(A)	<b>Business Property at the Premises</b>	YES/NO
1(B)	<b>Glass</b>	YES/NO
1(C)	<b>Business Property away from the Premises</b>	YES/NO
1(D)	<b>Frozen Foods</b>	YES/NO
1(E)	<b>Goods in Transit</b>	YES/NO
1(F)	<b>Exhibitions</b>	YES/NO

SECTION 2 - FINANCIAL LOSS

2(A)	<b>Business Interruption</b>	YES/NO
2(B)	<b>Money</b>	YES/NO
2(C)	<b>Defective Title of Vessels</b>	YES/NO

SECTION 3 - LIABILITY

3(A)	<b>Employers Liability</b>	YES/NO
3(B)	<b>Public Liability</b>	YES/NO

SECTION 4 - MARINE

4	<b>Vessels</b>	YES/NO
	Part 1	
4	<b>Builders Risk</b>	YES/NO
	Part 2	

I/We declare to the best of my/our knowledge and belief that I/we have not withheld any material information which might influence the decision of the Insurer with regard to the risk(s) proposed. Material information is any circumstance which would influence the insurers in accepting the risk or the terms and conditions quoted.

I/We agree that this Proposal and Declaration will form the basis of the contract of insurance between me/us and the Insurer and if a policy is issued I/we agree to accept a policy on the standard form issued by the Insurer and to be bound by the Policy's terms and conditions.

If any answers in this Proposal Form have been written by any other person I/we agree that such person will be regarded as my/our agent for that purpose and not the agent of the Insurer.

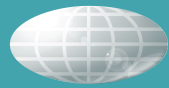
SIGNATURE(S)

POSITION HELD

DATE

(All partners should sign if the Business is a Partnership)  
**Signing this Proposal Form does not bind you to complete the insurance.  
No insurance is in force until the Proposal is accepted by the Insurer and the premium is paid.**





Groves, John & Westrup



# NEPTUNE

*all-in-one insurance for the marine trade*

Silkhouse Court, Tithebarn Street, Liverpool L2 2QW  
TELEPHONE: 0151 473 8000 FAX: 0870 051 7968 e.mail insure@gjwltld.co.uk

Groves, John & Westrup Limited acting on behalf of Watkins Syndicate at Lloyd's  
Authorised and regulated by the Financial Services Authority Firm reference number 310496