

www.hayesparsons.co.uk

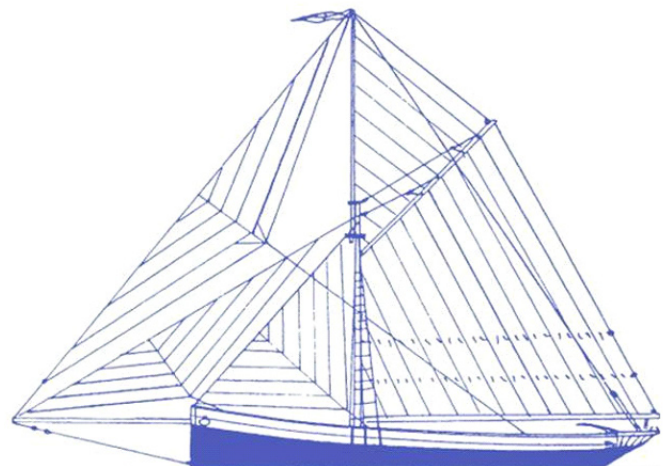


Hayes Parsons Marine
St Lawrence House
Broad Street
Bristol
BS1 2HF

Tel: 0117 929 9381

Fax: 0117 925 4179

Email: marine@hayesparsons.co.uk



Yacht & Classic Boat Proposal Form

Hayes Parsons Marine is a trading name of Hayes Parsons Ltd and is authorised and regulated by the Financial Services Authority. Registered in England & Wales under registration number 816448

IMPORTANT: Please read the notes which accompany this proposal form. This form must be signed by the person proposing for insurance. You must give true and full answers to all the questions. If you do not do so, your insurance cover may not protect you in the event of a claim.

Section A - Proposer (If you are not the sole owner, Section A must be completed by each part owner)

Full Name			
Address			
Post Code	Tel. (daytime)		
Occupation	Mobile no.		
Date of Birth	E-mail		
Yacht Club Membership			
Details of boating experience <i>(include as skipper and crew)</i>			
Sailing qualifications			

Details of previous insurers:

Name	<input style="width: 90%;" type="text"/>	Policy No.	<input style="width: 90%;" type="text"/>	Expiry date	<input style="width: 90%;" type="text"/>
------	--	------------	--	-------------	--

You may be entitled to a No Claim Discount if proof can be provided. Please attach your previous renewal invitation.

Have you or any person who might use the vessel:

	Yes	No
(a) Had any accidents/losses/claims in connection with any vessel handled or owned?	<input type="checkbox"/>	<input type="checkbox"/>
(b) Had insurance for any vessel declined, cancelled or renewed only at an increased rate?	<input type="checkbox"/>	<input type="checkbox"/>
(c) Been convicted of arson or any offence involving dishonesty of any kind?	<input type="checkbox"/>	<input type="checkbox"/>

If the answer to any of the above questions is YES please provide full details on a separate sheet

Section B - Particulars of Vessel

Name	<input style="width: 95%;" type="text"/>	Type/Class	<input style="width: 95%;" type="text"/>
Builder	<input style="width: 95%;" type="text"/>	Class No.	<input style="width: 95%;" type="text"/>
Conversion/Amateur Build	<input style="width: 95%;" type="text"/>	Flag	<input style="width: 95%;" type="text"/>
Date of Conversion	<input style="width: 95%;" type="text"/>	Hull Material	<input style="width: 95%;" type="text"/>
Year Built	<input style="width: 95%;" type="text"/>	LOD	<input style="width: 95%;" type="text"/>
Displacement tns	<input style="width: 95%;" type="text"/>	Beam	<input style="width: 95%;" type="text"/>
Sail Area	<input style="width: 95%;" type="text"/>	Draft	<input style="width: 95%;" type="text"/>

Is the vessel subject to any financial agreement or mortgage? *(If YES provide details)*

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Section C - Particulars of Machinery

	Manufacturer	Year Built	BHP	Serial Number
Inboard	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Outboard	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Stern Drive	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Other	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>	<input style="width: 95%;" type="text"/>
Fuel Used	<input style="width: 95%;" type="text"/>	No. of Screws	<input style="width: 95%;" type="text"/>	
		Max. designed speed of vessel		<input style="width: 95%;" type="text"/>

Section D - Sums Insured

	Price paid	Date of purchase	Value to be insured*
Hull & machinery (incl. inboard engine) (see note)	£		£
Dinghy/tender (permanently marked with name of vessel)	£		£
Trailer (must be secured against theft) (see note)	£		£
Outboard motor(s) (must be securely locked to vessel)	£		£
Additional equipment (e.g. navigational aids)	£		£
Personal effects (see note)	£		£
Liferaft	£		£
Total sum insured			£

* Items insured should be at current market value not replacement value

Section E - Vessel, Use and Moorings

Condition of hull, machinery and equipment

Date of last survey (see note) / / Surveyor

Will the vessel be used for private pleasure purposes only? Yes No

If **NO**, state fully the purpose for which it will be used

Will the vessel be used for racing? Yes No

If **YES**, state fully the type of racing

Do you ever operate your vessel single-handed? (see note) Yes No

Do you allow others to use the vessel in your absence? Yes No

If **YES**, provide further information

Date you wish your insurance to start / /

Specify times the vessel will be laid up months from to

Where is the vessel usually moored when in commission? Mooring type

Where will the vessel be laid up?

Will the vessel be laid up? Ashore Mud berth Afloat

Will the vessel be used as a houseboat? (a) 12 months Yes No
(b) While laid up Yes No

The definition of residential use is fairly wide. If you spend extended periods of time aboard, please provide further details.

Section F - Cruising Range

Please specify all area(s) in which the vessel will be cruising:

UK inland waters only

UK inland & coastal waters

Irish Sea & Eire

La Rochelle to River Elbe

Mediterranean Sea

Other

(please indicate how far east you wish to sail e.g. 5°, 10°, 15°, 20°, 25°, or 30°)

Section G - Safety and Security Equipment

Is Calor or other bottled gas used for any purpose on board? Yes No
 If **YES:** (a) Does the delivery tubing conform to British Standard? Yes No
 (b) State location of bottle

Are manual/automatic fire extinguishers fitted? Yes No
 If **YES**, please provide details below:

Make	Type	Location	Last Serviced

Is the vessel fitted with a proprietary burglar system? Yes No
 Is the vessel fitted with any other anti-theft precautions? Yes No
 If **YES**, please provide details

Section H - Additional Cover Required

Do you wish to increase Third Party Indemnity? (standard cover £2 or £3m - see note)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If a speedboat is insured, do you wish to include liability to and of your water skiers?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you wish to cover road transit risks? (if YES, give further details)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you require Marine Legal Expenses cover? (see Optional Additional covers – full details on request)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you require Personal Accident cover? (see Optional Additional covers – full details on request)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you wish to cover outboard motor against dropping off and falling overboard?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Value <input style="width: 100px;" type="text"/>		
Do you wish to cover mast, spar, sails and rigging whilst racing? (see note)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Value <input style="width: 100px;" type="text"/>		

IMPORTANT
 It is important to remember that failure to disclose all material facts (ie. facts which an insurer would regard as likely to influence his acceptance and assessment of the proposal) may invalidate the insurance. If you are in any doubt as to whether facts are material, you should disclose them. A specimen copy of policy conditions is available on request. In the event of insurance being effected, it is important to consider this form in conjunction with the policy conditions as the latter may contain exclusions, warranties or provisions, which override anything, stated on this form. Signing this form does not bind the proposer to complete the insurance, but it is agreed that this form shall be the basis of the contract should the insurance be effected.

DECLARATION
 I hereby declare that the above particulars and answers are correct and complete to the best of my knowledge and belief and that I have not withheld any information which might influence the decision of the underwriters in regard to the proposal (and on any supplementary information provided) and I agree that this proposal and declaration shall form the basis of the contract of insurance between me and the underwriters if a policy is issued.

COMPLIANCE WITH THE DATA PROTECTION ACT 1998
 Hayes Parsons Limited has appropriate data protection entries on the Data Protection Register for its data processing activities as required by the Data Protection Act 1998. The Company will, in order to carry out its legitimate interests, exercise its right to hold and process certain types of data for particular purposes as allowed by law but due to the sensitive nature of some of the information which we may require, we shall need your consent to process some of the above information. Please only sign this form if you wish to give such consent. We shall keep your contact details on our database for use, from time to time, to distribute information about our products and developments within the Company and the insurance sector in general. We may also disclose your name and address to other parties who may be interested in getting in touch with you for similar purposes. Please tick the following box if you do not consent to having your details passed onto selected third parties.

Signed Print name Date

Policies generally cover: -

1. Loss or damage to your vessel by fire, theft, heavy weather or external accidental causes. (The policy may contain limitations regarding, among other things, theft and machinery damage and these are outlined below).
2. Legal Liability for claims by other persons for injury or for damage to their property to a limit of £2m or more as agreed.
3. Whilst the vessel is laid up or in commission within the cruising area stated in the policy schedule, including hauling up, launching and manoeuvring by hand.

There may be limitations in respect of: -

- a. **Theft** – There is generally no theft cover on loose items left unsecured. Gear and equipment, including trailers are covered only if stolen with the entire vessel or if the theft follows forcible and violent entry into the vessel or store where the gear is kept. This applies equally to outboard motors, but if they are left in their working positions (instead of being locked away) policies generally cover them against theft provided they are secured to the vessel by an anti-theft device in addition to the normal method of attachment.
- b. **Machinery Damage** – Mechanical breakdown is not generally covered, the cover on engines and auxiliaries being restricted to damage caused by the vessel herself being involved in a casualty or by water accidentally getting into the hull.
- c. **Small fast craft (up to 16ft and over 17 knots)** – The policy may not cover loss or damage to the vessel or liability to any third party or any salvage services caused by the vessel being swamped, sunk or submerged whilst left unattended.

No Claims Discount: -

You may be entitled to a no claims discount, generally on the scale of 5% discount for each consecutive claim free year up to a maximum of 4 years or 20%.

Policies may not cover: -

1. Wear, tear, depreciation or damage by vermin.
2. Sails and protective covers blown away whilst set unless caused by the vessel being in a casualty.
3. Loss of or damage to consumable stores, fishing gear, laid moorings and personal effects.
4. Faulty design, latent defect and defective workmanship.

Policies can be extended to include: -

1. Fast craft including tenders having a designed speed of more than 17 knots.
2. Mast, spars, sails or rigging damage whilst racing, up to two-thirds of loss or damage – sum insured must represent full replacement cost.
3. Personal effects and/or fishing tackle (on limited conditions only).
4. Damage to the vessel whilst in transit on land. All policies exclude any liabilities to third parties whilst in transit.
5. Trailers.

NOTES

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.

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. 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.

OPTIONAL ADDITIONAL COVERS: -

- a. Marine Legal Protection
This insurance protects your legal rights and provides a legal advice service through the insurer. 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 as specified in the policy wording. Not automatically available for risks with a commercial involvement ie charter use.
- b. Personal Accident Insurance
This insurance provides benefits as a result of injuries sustained during yachting activities – a degree of cover is automatically included by most insurers but additional cover is available on request.

PERSONAL EFFECTS

This refers to all items 'Personal' to the assured which would be kept by the assured if the vessel changed hands, and would include such things as books, charts, binoculars, oilskins, lifejackets, clothes, portable radios etc. Any item valued in excess of £250 should be separately declared .

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 must be disclosed to underwriters regardless of whether this extension of cover is required.

RECORD KEEPING

The proposer is advised to keep records of all information supplied to insurers for the purposes of entering into insurance contracts.

SINGLE HANDED SAILING

Generally single handed sailing extensions are granted for daylight hours only and of course 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.

SURVEYS

A recent survey report ie. not older than one year at time of inception may be required by underwriters before a quotation can be given. 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 surveyors recommendations have been completed, especially those relating to seaworthiness.

THIRD PARTY INDEMNITY

Third party indemnity is normally covered up to the value of the insured vessel. An indemnity limit of £2m or £3m is generally covered by yacht insurance policies. A higher limit can be provided at an additional premium.

TRAILERS

If the vessel is kept on a trailer, policies generally state that the trailer must be fitted with a wheel clamp or ball hitch lock or both, and fitted when not actually being towed. In addition, the policy may require the trailer and vessel to be kept off the main road or even out of sight of the main road.