

SCHEDULE OF INSURANCE

RYA Members' Scheme

INSURED:	Mr Mark Carlin	CLIENT REF:	12087906
ADDRESS:	Hawthorn Farm	POLICY NO:	98058426
	Long Lane	POLICY TYPE:	Yacht Scheme
	Maidenhead	INSURER:	Navigators & General
	Berkshire	RENEWAL DUE:	15 March 2023
	SL6 3TA		

Vessel: TBC

SECTION 1 Loss of or damage to the Vessel and/or equipment as detailed below:-

<u>MAKE/MODEL</u>	<u>NAME</u>	<u>AGE</u>	<u>SUMS INSURED</u>		
Sealine F46	TBC	2010	Hull & Equipment	£	320,000
			Dinghy/Tender		Included
			Outboard 1		Included
			Personal Effects		Included
			Liferaft		Included
			Trailer/Trolley		Not Insured
			Special Equipment		Not Insured
			Misc. Equipment		Not Insured
			Increased Value		Not Insured
			Total Sum Insured	£	320,000

CRUISING LIMITS: UK Inland and Coastal waters including Ireland and Continental waters between Brest and the River Elbe. This includes all tidal, coastal and inland waters between Brest and Elbe. You are not allowed to travel further north than 61 degrees north, further east than 10 degrees east, further south than 48 degrees 10 minutes north and further west than 12 degrees west.

IN COMMISSION: ALL YEAR

MOORING LOCATION: Lymington Marina

TYPE OF MOORING: Marina Pontoon berth

EXCESS: Endorsement A applies – Subject to a Policy Excess of £800.00 except in the event of a total loss

EXTENSIONS:

INTERESTED PARTY: The interest of CGI Finance is noted in this insurance.

SPECIAL Crystal Waters policy wording 2007-1018 v1.14062019 applies

CONDITIONS: Endorsements applicable:

A - Excess

E - Personal Belongings (but not furs & Jewellery)

G - Speedboat Clauses

J - Marina Benefits

The excess is increased to £1600 whilst used on charter.

Exclusions 2.4.3, 4.6.1 and 4.6.2 are deleted and Your boat may be used for Skipper Charter.

It is agreed that Your Boat may be used for chartering providing that either the owner or the owner's skipper is on board and in charge at all times while Your Boat is underway. The cover under this Endorsement is subject to all necessary and relevant licences and certificates being in force prior to and during any charter. If such licenses and certificates are not in force then all cover under Your Policy will be inoperative.

This Policy does not cover Communicable Diseases;

Any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with the following:

- a) a Communicable Disease; or
- b) the fear or threat (whether actual or perceived) of a Communicable Disease regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion does not however apply to the following:

Section B – Public liability in respect of:

- 1) food or drink poisoning; or
- 2) Legionnaires' disease (if specifically covered by an endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the endorsement).

Definitions

For the purposes of this Exclusion, the following special meanings shall apply:

'Communicable Disease' shall mean any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- b) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms; and

the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

CGI finance are noted as having a financial interest as the mortgage provider.

SECTION 2

Third Party Liability Limit £5,000,000

PERIOD OF INSURANCE

15 March 2022 to 14 March 2023

Premium after allowance of 5 year/s no claims discount	£	1,606.65
Insurance Premium Tax	£	192.80
Documentation Fee	£	25.00
Total Amount Due	£	1,824.45

Dated: 15 March 2022



BISHOP SKINNER MARINE

This Schedule must be read in conjunction with the policy booklet.

In the event of any occurrence (for example, damage to your vessel) which might give rise to a claim under this insurance immediate notice must be given to Bishop Skinner Marine on 01245 291167, Fax number 01245 291291, E-mail boat.claims@bishopskinner.com or by our online claim form at www.bishopskinner.com