



# Yacht & Motor Boat Insurance Proposal



## Porthcawl Insurance Consultants (UK) Ltd Specialist Marine Insurance Services

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*PIC is a family run business trading since 1967, we are specialist independent marine insurance brokers, we aim to deliver a professional standard of service and to deal with customers efficiently, with honesty, integrity and transparency, assessing your individual needs and to providing the appropriate solution, advice and cover from a number of quality marine insurers, Marine Underwriters and policies underwritten via Lloyd's.*



Porthcawl Insurance Consultants (UK) Ltd is Authorised and Regulated by the Financial Conduct Authority.



**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**

**Details of Owner(s):**

Mr/Mrs/Miss  Surname

Forenames

Nationality

Address

Postcode

Email

Telephone

Occupation

*(Note 'Director' is NOT sufficient)*

Date of Birth

Number of years experience

Qualifications

Name(s) of any co-owner(s)

*(Please give FULL details on space provided overleaf including particulars of any co-owners, if you are not the sole owner. Co-owners must also sign the declaration)*

What date is insurance required to commence from?

**Details of Machinery:**

a) 1) Inboard  Makers Name

Year Built

Fuel  BHP

11) Inboard/ Outboard  Makers Name

Year Built

Fuel  BHP

Serial No.

111) Outboard  Makers Name

Year Built

Fuel  BHP

Serial No.

*(\*Outboard serial number must be provided before loss/theft cover is given).*

b) What is the maximum designed speed of your vessel with present machinery?  
 Knots or MPH

c) State the number and make of fire extinguishers carried:  
Hand  Remote  Automatic

d) If the vessel has a maximum designed speed of 17 knots or above and has inboard machinery, is it fitted with an automatic or remote control fire extinguishing system in the: -  
Engine space?  YES  NO Tank space?  YES  NO

**Details of Vessel:**

Port of Registry  Registration Number

Name  Builders Name

Type or Class  Year Built  Length Overall

Hull Material  Date of Purchase  Actual Price Paid<sup>1</sup>

Is the vessel: a) a conversion?  YES  NO b) amateur built?  YES  NO  
c) amateur completion of professionally built hull?  YES  NO

If YES, please provide details

**Sums to be Insured:**

	Price paid <sup>1</sup>	Date of Purchase	Value to be insured (i.e. current market value) <sup>2</sup>
Hull, Machinery, Gear, Equipment	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Tender/Dinghy <sup>3</sup>	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Outboard Motor(s)	£ <input type="text"/> \pounds <input type="text"/>	<input type="text"/> \ <input type="text"/>	£ <input type="text"/> \pounds <input type="text"/>
Trailer	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Personal Effects <sup>4</sup> (e.g. Life jackets/yachting clothing)	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>
Other - please specify overleaf	£ <input type="text"/>	<input type="text"/>	£ <input type="text"/>

<sup>1</sup> The 'Price Paid' must EXCLUDE money spent since purchase in improving the vessel. (FULL details of such expenditure must be provided if you wish that to be taken into account.)

<sup>2</sup> If the 'Value to be insured' is greater than the 'Price paid' please provide details to justify that difference.

<sup>3</sup> Not covered unless permanently marked with the name of the Parent Vessel

<sup>4</sup> Personal Effects must be declared to and agreed by the underwriters.

TOTAL SUM TO BE INSURED

### Additional Cover:

Do you wish to cover the vessel while in transit by road? (full cover only)  YES  NO

Do you wish to include water skiing liability?  YES  NO

Do you wish to include liability to persons towed on a ring/toy/donut etc?  YES  NO

*(If applicable an additional premium may be charged)*

If YES to any of the above, please provide details

### Use of Vessel:

Will the vessel be used for any purpose OTHER than Private & Pleasure?  YES  NO

If YES, please provide details

Will the vessel be used for long term residential purposes?  YES  NO

If YES, please provide details

Will the vessel be used for single handed sailing? (sail craft only)  YES  NO

If YES, please provide details

Will the vessel be used for racing?  YES  NO  
If YES, please advise which type of racing event you will enter

Inshore Local Club Only  Other

If Other, please provide details

Do you wish to cover the mast, spars, sails & rig while racing?  YES  NO

If YES, please state the total new replacement value of the mast, spars, sails and rig £

### Mooring / Storage Details:

(If not moored please confirm storage location)

Vessel is moored at

In Commission for  months, from  DD / MM to  DD / MM inclusive

On: Marina Pontoon  Other Pontoon  Fore & Aft   
Swinging  Ashore when unmanned

If other please specify overleaf

Who owns/or is responsible for the mooring?

Vessel Laid Up at

From  DD / MM to  DD / MM  
Ashore  Afloat  Other

If other please specify

### Cruising Range:

- a) Inland non tidal waters of the United Kingdom
- b) Inland and coastal waters of the United Kingdom
- c) Inland and coastal waters of the United Kingdom including continental waters Brest to the River Elbe
- d) Other - please specify

  

### General Questions

Are you entitled to a No Claims Bonus?  YES  NO

If YES, please include written proof from your previous insurer, which shall be required before a discount may be given

Is the vessel the subject of a mortgage or finance agreement?

If YES please provide full details overleaf  YES  NO

1. If proposing as a limited company, has any director been convicted of any offence other than minor motoring offences  YES  NO

2. Has any person or Ltd company relating to this insurance contract had an insurance policy cancelled or refused at renewal  YES  NO

### Insurance History:

Have you or any person who might use the vessel with your permission had an insurance or a renewal of an insurance on any vessel declined or special terms imposed?  YES  NO

Have you or any person who might use the vessel with your permission had any accidents or losses in respect of any vessel?  YES  NO

Have you or any person having an interest in the vessel or who might use the vessel with your permission been charged with or convicted of any criminal offence (excluding road traffic offences) or been declared bankrupt  YES  NO  
If the answer to any of the above questions is YES, please provide FULL details overleaf.

### Important Notice:

Please ensure that you read the 'Declaration' beneath and all information overleaf and that all owners sign and date this proposal in the space(s) provided below.

All material facts must be disclosed to underwriters whether or not the subject of a specific question above. A material fact is one which an underwriter would regard as likely to influence the acceptance or assessment of the proposal. Non disclosure or misrepresentation of a material fact may result in the insurance being void. If you are in any doubt about whether facts would be considered material, you should disclose them

### DECLARATION to be completed by all owners

I declare that the above particulars and answers are correct and complete in every respect to my knowledge and belief. I agree that this proposal and declaration shall form the basis of a contract of insurance between myself and the underwriters if a policy is issued. I further declare that if the statement and particulars above have been completed in the handwriting of any person other than the undersigned, such person is deemed to be the agent for the proposer for the purpose of completing this proposal.

Signed	Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

**Additional Information** Please use this section to provide any additional information if there is not sufficient space overleaf.

## **Important Notes - please read fully, together with the Policy Summary of Cover.**

### **BOAT SPEED**

The maximum designed speed must be declared (not the normal cruising speed) as this determines the premium and cover. For boats with a maximum designed speed of 17 knots or above attention is drawn to the relevant clauses in the wording particularly concerning the installation of automatic remote control fire extinguishing systems in craft with inboard engines, and any limitations in cover in respect of underwater gear.

### **ROAD TRANSIT**

Cover can be provided while the vessel is in transit by road within the United Kingdom or beyond, but it excludes any liabilities to third parties while in transit.

### **WATER-SKIING AND OTHER WATER SPORTS**

Cover can be extended to include liability to and of water-skiers being towed by the insured vessel. Any other water sport is not covered unless agreed in writing and, if available, for which an additional premium may be charged.

### **INSURED VALUE**

The craft should be insured for its current market value i.e. the cost of replacing the vessel and equipment with a craft of similar age, type and condition. In the case of craft recently purchased an indication of the current market value is normally the price paid plus the cost of any additional items. Insurers may require justification of value in the event of a difference between the price paid

(which question must be completed accurately on the proposal form) and the requested insured value.

### **DINGHIES AND/OR TENDERS**

Dinghies and tenders may not be covered unless they are permanently marked with the name of the parent vessel.

### **DATA PROTECTION**

All personal information about you will be treated as private and confidential. We will only use and disclose information we have about you in the normal course of arranging and administering your insurance, and will not disclose any information to any other parties without your consent, unless we are required by law to comply with a subpoena and/or compelled by law (including law enforcement agencies) to comply with the Domestic Protection Act and/or statutory agencies to reduce the level of insurance fraud.

We may use information we hold about you to provide information to you about other products and services which we feel may be appropriate to you.

We may pass information about you to credit reference agencies for the purposes of arranging payments by instalments, and may also pass them details of your payment record with us.

Under the Data Protection Act 1998 you have the right to see personal information about you that we hold in our records.

## **Important Client Information**

### **Consumer Insurance (Disclosure and Representations) Act 2012**

Effective from 6th April 2013 under the Consumer Insurance (Disclosure and Representations) Act 2012 when you are asked for information you must use reasonable care to not make a misrepresentation in your answer because if you fail to disclose any information to your insurers that they have asked you for then you could invalidate your insurance. If you are unsure of an answer disclose all available information.

For complete information on the detailed conditions and exceptions applicable to this class of insurance, reference should be made to the full standard policy wording, a specimen of which will be provided on request. It is important that you should keep a record (including copies of the proposal form and all letters) of all information supplied for the purposes of entering into the contract. A copy of your completed proposal form will be supplied upon request. The parties to this contract have the right to choose the law applicable. We propose that English law will apply. If there is a dispute as to which law applies, it will be English Law.

*We are able to provide Independent Assistance and advice and competitive cover for, Private & Pleasure Craft including: Yachts, Cruisers, Rib's, Sportsboats, Day Boats & Small Craft, Inflatable's, Dinghies, Jet Ski's, also Workboats, Charter & Commercial Craft, Houseboats, Boats in Build, Fit Out Policies, Marine Trade Policies, Cargo Cover, Marine Legal Expenses Cover, Fully Comprehensive or Third Party Only Cover.*

For further information regarding any of the above please do not hesitate to contact our office.