



MARINE TRADE POLICY PROPOSAL FORM

THE POLICY

The Policy is specifically designed to protect marine trade businesses and is Underwritten by Certain London Specialist Insurers

WHAT IS OFFERED

- A dedicated underwriting and claims team synonymous with marine leisure trade insurance
- Dealing with Underwriters who have 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 insurance so that you do not pay for cover that you do not need
- An easily completed Proposal Form so you do not have to provide irrelevant information
- A plain language policy of insurance, easily understood
- A dedicated claims 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

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

and

WE POINT OUT THAT

this is a summary the wide range of cover available to you under the 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, on request, provide a specimen policy to allow you to make an informed decision about the policy. 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 disorganization 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 [MEAD](#) by calling our [MARINA HOTLINE 0800 0850 261](#).

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.

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 ring round NO the first question in 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 below

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 Yes, 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 Yes, please give details.....

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
1			£
2.			£
3			£
4			£
		TOTAL	£

FROZEN FOOD – SECTION 1D

Do you require cover? Yes No

DESCRIPTION OF FREEZER UNITS(S) INCLUDING MAKE AND MODEL YEAR OF MANUFACTURE/SUM INSURED

1.	£
2	£
	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.....

ESTIMATED ANNUAL CARRYINGS

By your own vehicles £ Carried by others £ Sent by post £

ESTIMATED LIMIT ANY ONE PACKAGE

By your own vehicles £ Carried by others £ Sent by post £

ESTIMATED LIMIT ANY ONE CONSIGNMENT

By your own vehicles £ Carried by others £ Sent by post £

Are your vehicles fitted with alarms, immobilisers or other protective devices? Yes No

If **Yes**, please give details as follows:

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

If **Yes** 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)	£	
1.2 Maximum value any one item	£	
1.3 Stands, marquees, furniture, display materials, office equipment, stationery £ and other items	£	
2 Expenses	£	
TOTAL	£	

SECTION 2 - FINANCIAL LOSS

BUSINESS INTERRUPTION - SECTION 2A

Do you require cover for business interruption? Yes No
 Maximum indemnity period (please circle). 6 months 12 months 18 months 24 months Other

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 a fire resistant safe(s) 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 Notifiable Human Diseases? Yes No

Damage to your property stored at other premises? Yes** No

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

Damage to their premises? Yes No If "Yes", please state:

NAME & ADDRESS OF STORER

Are alternative supplies readily available? Yes No

Do you require insurance against damage to premises of: Local Electricity Station? Yes No Local Gasworks? Yes No
Local Telephone Exchange? Yes No Local 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 No

If **Yes**

What is the maximum amount in transit at any one time? £

Estimated annual carryings? £

If money is carried by a security company is cover required for such money whilst in their custody? Yes No

Do you have more than £250 not in a locked safe out of working hours? Yes No

Do you require cover for money in coin-operated gaming/vending or amusement machines or payphones? Yes No

ITEMS

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. Limit any One Loss £250,000

2 - Money on the premises

2.1 during business hours £

2.2 out of business hours contained in a locked safe or strong room £

2.3 out of business hours not contained in a locked safe or strong room or in any coin or token operated gaming, amusement or vending machine Limit any One Loss £250

2.4 contained in vending machines or payphones £

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 £

3.2 at the private dwelling of the Insured or those of your authorised employees not in a locked safe or strongroom Limit any One Loss £250

3.3 in transit to or from the premises, post office or Insured's bank or in a bank night safe £

3.4 At any of your contract sites during business hours £

Do you require assault cover? Yes No

DEFECTIVE TITLE OF VESSELS

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 **Yes** 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 can not provide 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. £ per annum

CATEGORY	WAGES	
	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.	£	£

PUBLIC LIABILITY - SECTION 3B Do you require cover? Yes No
Limit of liability required. £1,000,000 £2,000,000 £5,000,000

Does any aspect of work involve: **If Yes please give details below**

Height of work over 10 metres off floor/deck or depth of work below 2 metres? Yes No

Diving? Yes No

Offshore, oil, petrochemical, gas, chemical, aircraft and nuclear installations? Yes No

Flame cutting, welding plant or other heat producing plant or processes? Yes No

Work on ferries, oil tankers, other large commercial vessels, hovercrafts? Yes No

Ministry of Defence vessels or premises? Yes No

RNLI boats? Yes No

Commercial Vessels? Yes No

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 No

If **Yes**, give details.....

Do you use lifting plant or pressure vessels in the business? Yes No

If **Yes**, is the equipment inspected in accordance with statute? Yes No

Do you hire in or hire out lifting equipment or other plant? Yes No

If **Yes**, with driver? Yes No

If so, please show estimated hire charges and maximum value of plant hired in. £

Please give details of the conditions under which Plant is hired in or out.....

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? Yes No
(Separate Motor Insurance must be maintained for such plant.)

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 annual turnover of your business £
and out of this total figure how much is derived from:

(a) construction of craft £
(b) sale of craft £
(c) sale of craft under a brokerage agreement £
(d) repairs (customers' craft) £
(e) mooring charges £
(f) hire charges £
(g) letting of premises to third parties £
(h) other £

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 £
State maximum number of vessels				
	Afloat	Mudberth	Alongside pier or jetty	Ashore as above

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/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	£
USA Canada	£
Other countries	£
(please state which countries).....		
TOTAL		£

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 insurance cover? Yes No

Do you cook or prepare food and/or drinks for sale? 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.....

.....

.....

If **Yes** do you ever have any form of Inflatables ie Bouncy Castles and the like Yes No

SECTION 4 – MARINE

VESSELS - SECTION 4 PART A **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 below:

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 below 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	No	Diving Parties	Yes	No	Water Skiing	Yes	No
Other Activities	Yes	No	If cover is required for "Other Activities" please give details of these activities:					
.....								
.....								

If you charter do you do so: With Skipper Yes No With Crew Yes No

Do you require cover for: Additional contents hired out with the vessel? Yes No
(e.g., bedding, linen cutlery, crockery, utensils, televisions wet clothing, lifejackets etc.)

If **Yes**, specify values. £

Where are they normally stored when ashore?.....

Do you require cover 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	OTHER	£	£
If OTHER please detail.....			
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.	OTHER	£	£

THIRD PARTY LIABILITY

Limit of Indemnity £1,000,000 £2,000,000 £3,000,000
 Water Skiing Limit of Indemnity £1,000,000 £2,000,000

BUILDERS RISKS - SECTION 4B

Do you require Builders Risk cover? Yes No
 Do you construct and fit out yourselves all the vessels you sell? Yes No
 Are hulls bought in? Yes No
 Do you undertake restoration projects? Yes No

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 ones:.....

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.

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

SECTION 2 - FINANCIAL LOSS

2(A) Business Interruption	YES	NO
2(B) Money	YES	NO
2(C) Defective Title of Vessels	YES	NO

SECTION 3 - LIABILITY

3(A) Employers Liability	YES	NO
3(B) Public Liability	YES	NO
3(C) Product Liability	YES	NO

SECTION 4 - MARINE

4 Vessels	YES	NO
Part A		
4 Builders Risk	YES	NO
Part B		

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)	NAME please print	POSITION HELD	DATE
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(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.

This Form should be returned to

MEAD Sport and Leisure Limited. PO Box 1035, Smallburgh, Stalham, Norwich, NR12 9ZL

FREEPHONE 0800 0850 261

Email: ask@sportsinsurancemead.com

Web Site: www.sportsinsurancemead.com

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