

PROPOSAL FORM

THE EAST COAST MUTUAL YACHT INSURANCE ASSOCIATION LIMITED

8 Little Baddow Road, Danbury, Essex, CM3 4NT Telephone: (01245) 226526

PLEASE COMPLETE IN BLOCK LETTERS:

PROPOSER: Name..... Tel.No:.....

Address.....
.....Post Code.....

Email Age: Occupation:.....

YACHT: Name:..... Type/Class:..... Year Built

Length overall:..... Breadth:..... Draft:..... SSR No/Lloyds Reg.No.....

Material of Hull i.e. wood/G.R.P./Steel: Rig:

Type of Engine: Diesel/Petrol:.....Inboard/Outboard:

Make:..... Year:..... Horsepower:

Home Base:..... Type of mooring:.....

Laid Up: Ashore/Afloat/Mud Berth.....

VALUE: **TOTAL VALUE TO BE INSURED:** £.....

Cover to commence from :
(see notes over)

POLICY: Please see our standard Policy wording attached.

NEW PROPOSER'S State last craft owned/sailed by you:

EXPERIENCE: Make/Class/Type..... Period..... Moored at.....

Owned or crewed?...from to.....

Have you or anyone likely to use the boat suffered any claims or losses in connection with this or any other craft during the past seven years?....., if Yes, please provide full details on separate sheet.

Name of previous Insurers:.....

Member ofClub. Seamanship Certificates etc.....

Co-owner:.....Experience:.....

Reference:Yachting Friend (preferably a member of ECM):.....

Address:.....Tel:.....

YACHT DETAILS: Date Purchased.....Purchase Price £.....Builder:.....

Condition: new / good / good for age / fair / poor:.....

Has the craft been surveyed during the last 4 years?

Has the craft ever been damaged? If so, explain.....

Fire Extinguishers fitted.....

What bilge pumps do you have fitted?

Is your tender dinghy kept under lock and key when not in actual use?

Is outboard locked and left on transom when not in actual use?

PETROL/GAS/ ETC. Are all containers and delivery tubing of copper or British Standard/Manufacturers specification ONLY and properly fixed with approved clamps/clips and cut off valves?

EXTRA POLICY REQUIREMENTS: (Tick only if required)

Racing risk cover to Spars/Rigging (see over) Single handed sailing (see over)

Overland cover other than for laying up and commission each year.

DECLARATION: I confirm that the yacht is used solely for private pleasure purposes and not let for hire, charter or reward, that neither I nor anyone likely to use the craft has been declined insurance,, or had the insurers cancel cover – that the yacht, her gear and equipment including her mooring are in sound seaworthy state and condition and will be so maintained during the proposed period of insurance and any renewal thereof, that this proposal shall form the basis of the contract should I accept a quotation based thereon and that no information has been withheld or concealed that is necessary to enable the Underwriter to calculate the risk.

Date Signature of Proposer.....

Note: the signing of this form does not bind or commit you to accept any quotation which we put forward.

EQUIPMENT

This should only include items of yacht's equipment, not personal effects. The value stated should be an estimate of its present value – not necessarily the cost new, price paid or cost of replacement.

Please list valuation, make and year purchased against each item.

Dinghy (1).....	£.....	Radio.....	£.....
Dinghy (2).....	£.....	Radio Telephone.....	£.....
Liferaft.....	£.....	Radar.....	£.....
Outboard motor(s).....	£.....	Navigators.....	£.....
Echo Sounder.....	£.....	Trailer/Trolleys.....	£.....
Log.....	£.....	Other.....	£.....
GPS.....	£.....	£.....

These values should all be part of the Total Value shown overleaf (Declared Values). All insured equipment to be kept under lock and key when not in use and serial numbers retained and marked appropriately.

NOTICE

YACHT'S VALUATION AND VALUE OF SPECIFIED ITEMS

DECLARED AND INSURED VALUE – is not necessarily the cost new, price paid or cost of replacement. It is current market value, i.e. the figure that the owner would expect to get if sold.

The figure must also take account of and be inclusive of the value of tender(s), outboard engine(s), life raft and any special equipment carried aboard which are part of the yacht's appurtenances.

Proposers are advised to reconsider the present value (NOT new replacement value) of their items of equipment. Although included in the overall Declared Value, in case of loss of an item a claim is based on its Declared Value. Any increase in the Declared Value of such items as the dinghy, outboard or liferaft must be accompanied by a realistic increase in the Overall Declared Value.

Proposers are reminded that personal gear is not covered by yacht insurance.

Proposers are reminded of their liability to notify the Association if there is a change of ownership or part ownership of their yacht and if they change moorings from those stated on this form.

DEFINITIONS

IN COMMISSION – The period when the yacht is fitted out, ready for sea and available for the owners immediate use.

LAID-UP – The period when a yacht is dismantled, not fitted out or available for immediate use. Generally the loose gear is stored ashore and the vessel during the period is kept as specified in the policy schedule. During the laid up period the vessel must not be used for any purpose whatsoever other than dismantling, fitting out or customary overhauling.

EXCESS – Is the first portion of any claim which you pay yourself.

CRAFT AND EQUIPMENT – Includes machinery, equipment and gear such as would normally be sold with the vessel when she changed hands. Not included would be personal effects, life jackets, harnesses, binoculars, portable radios, fishing gear, tackle, moorings and the like.

VALUES – Yacht policies are not the same as motor policies. The values you state on the proposal are those upon which settlements will be based. Deductions are normally only made in respect of protective covers, sails and outboard motors.

RACING RISKS – All policies cover losses whilst racing caused by collision, grounding, fire etc and all liability claims. What is not covered whilst racing is the loss of sails/spars through being "blown out" or parting, breaking etc., purely through the stress of racing (Advise if full Racing Cover is required).

SINGLE HANDED DAY SAILING – Is covered within the policy area BREST/ELBE. Extended single handed cruising is not covered under the policy