



Intermediary

FASTNET MARINE INSURANCE SERVICES
LTD
Notebeme House, 84 High Street
Southampton, Hampshire
SO14 2NT

Issued in accordance with authorisation granted to Hiscox MGA Ltd underwritten by certain Underwriters at Lloyd's under Binding Authority Reference No B080114860H17. In consideration of the premium specified below, the said Underwriters are hereby bound, each for his own part and not one for another, their heirs, executors and administrators, to insure the vessel(s) named herein, in accordance with the terms and conditions attached hereto.

Certificate of Insurance

Certificate Number: RC/17/53765

Class of Business	Racecover
Name of Insured	PHOR-TY Ltd
Insured Address	Tucks House Shaftsbury Dorset
Post code	SP7 0AG
Vessel Name	PHOR-TY
Period of Insurance	20 March 2018 00:01 to 20 March 2019 00:01 Local Standard Time
Gross Premium	GBP 6,937.50
Tax	GBP 832.50
Total Premium	GBP 7,770.00
Transaction Type	Renewal
Insured Type	Commercial

This certificate is not valid
unless signed:

Dated in
London: 20 March 2018

Signed for and on behalf of Hiscox MGA Ltd

www.hiscoxmga.com

Racecover is a trading name of Hiscox MGA Ltd. Hiscox MGA Ltd is authorised and regulated by the Financial Conduct Authority.

Hiscox MGA Ltd Limited's registered Office is 1 Great St Helen's, London EC3A 6HX and the registered number is 07720593.

PHOR-TY

Schedule of insured values	Sum Insured	Deductible
Vessel Value	GBP 250,000	GBP 15,000
Mast Spars & Rigging	GBP 50,000	
Total Sum Insured	GBP 300,000	

Order hereon 100 % of sums insured

Navigation Limits European Waters 35 degrees North to 60 degrees North by 15 degrees West to 10 degrees East, including events listed below

Events Grand Prix Guyader
Armen Race
Normandy Channel Race
Round Ireland Race
RORC Weeked Races as declared
Round Britain & Ireland Race

Vessel Particulars

Name of Vessel	PHOR-TY
Year Built	2014
Hull Make	Class 40
Length	40 feet
Flag	United Kingdom

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Conditions

Racecover Standard Yacht Insurances Clauses 08 07

8.1.4 Deleted

Excluding Sails Absolutely

Racecover Standard Mast Spars and Rigging Clause (08/07) - Hull Deductible to apply.

Third Party Liability limit GBP 3,000,000 any one accident or occurrence/unlimited in the aggregate.

Deductible GBP 15,000 each and every claim including Total Loss reduced to GBP 10,000 in respect of Third Party Liability Claims.

SEVERAL LIABILITY NOTICE - LSW 1001 INSURANCE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

SANCTION LIMITATION AND EXCLUSION CLAUSE JH2010/009 29/07/2010

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

SUBJECT TO:

Full satisfactory NDT inspection of the mast by surveyor approved by Underwriters prior to any navigation. If satisfactory NDT not received then cover herein excludes the mast, spars and rigging absolutely until satisfactory NDT received and agreed by Underwriters.

Law and Jurisdiction

This insurance shall be governed by and construed in accordance with English law and subject to the exclusive jurisdiction of the Courts of England and Wales

IMPORTANT INFORMATION

We have relied on the information that you have given us (including where applicable the information in any proposal form) in deciding to accept this insurance and in setting terms (including the premium). You, or any party covered by this insurance policy, must notify us of any changes which may affect your policy; you must take reasonable care not to make a misrepresentation but to ensure that all information is correct, accurate and complete.

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Complaints Procedure

Hiscox MGA Ltd are committed to providing the highest standards of service.

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact your intermediary (if applicable) or Hiscox MGA Ltd.

If you are dissatisfied and you wish to make a complaint, you can do so at any time by referring the matter to:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York
YO1 7PR

By Telephone: 0800 116 4627 or 01904 681 198
By email : customer.relations@hiscox.com

In the event that you remain dissatisfied with the way your complaint has been handled, you may refer the matter to the Complaints team at Lloyd's. Their address is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Tel No: 020 7327 5693
Fax No: 020 7327 5225
E-mail: complaints@lloyds.com
Website: <http://www.lloyds.com/complaints>

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk

Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
Tel No: 0800 023 4 567 or 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

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