

## POLICY SCHEDULE

**Yacht & Motorboat Policy**
**Policy Number** YT0102676C

<b>Agent</b>	HOWDEN FASTNET	<b>Branch</b>	BRIGHTON
<b>The Insured</b>	Mr Simon Bamford 13 The Firs Bowdon ALTRINCHAM Cheshire WA14 2TG		
<b>Period of Insurance</b>	a) From 1 March 2024 to 28 February 2025 both dates inclusive b) Any subsequent period for which the company shall have accepted the premium required for renewal of this policy.		
<b>Name of Insured Vessel</b>	Kestrel		
<b>Permitted Cruising Range</b>	Waters of the United Kingdom/Channel Islands/Eire and Europe between River Elbe and Brest, including Waterways North of 46 degrees 30 minutes North and West of 10 degrees East extended to include the West Coast of France not South of Bordeaux between 1st May and 30th September inclusive annually.		
<b>Applicable Endorsements:</b>	d, a, 51, SoF4, SoF6		
<b>Mooring Location:</b>	HAMBLE YACHT SERVICES		
<b>Period at Location:</b>	Up to 12 months		
<b>Laid up Location;</b>	Not applicable		
<b>Laid up Period:</b>	Not applicable		
<b>Permitted Usage of Vessel</b>	Private Pleasure		
<b>Permitted Class\Level of Racing</b>	One design/RORC/JOG	<b>Racing Risks Sum Insured:</b>	£ 65,000
<b>POLICY LIMITS</b>			
<b>SECTION A (Loss or damage)</b>		<b>SUM INSURED</b>	<b>LIMIT</b>
1) The Vessel, her gear and equipment		<b>£ 248,048</b>	
2) Outboard Motor(s)		<b>See Policy</b>	
3) Boat(s)		<b>See Policy</b>	
4) Trailer		<b>See Policy</b>	
5) Personal Effects		<b>See Policy</b>	
<b>TOTAL SUM INSURED</b>		<b>£ 248,048</b>	
<b>SECTION B (Liability to others)</b>			
<b>Limit of Indemnity (any one incident)</b>			<b>£ 5,000,000</b>
<b>Optional Legal Expenses 'Not Applicable' Policy Excess</b>	£0.00 £1,000	<b>Reduced Excess</b>	£75

Navigators &amp; General – Brighton. PO Box 3707, Swindon, SN4 4AX. Tel: 01273 863400 Fax: 01273 863401

Email:enquiries@navandgen.co.uk www.zurich.co.uk/navigators-and-general.

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**This section details the Endorsements and Special Terms and Conditions that are applicable to your Policy.**

**Endorsement d - Racing Cover**

Please see the Endorsements Section in the Policy Wording.

**Endorsement a - Get you Home Cover**

Please see the Endorsements Section in the Policy Wording.

**Endorsement No 51 Excess Reduced on Outboard Motor etc**

The **Excess** is reduced to **£75** in respect of loss or damage to Outboard Motors, Personal Effects and Tenders.

**Endorsement No. SoF4- Statement of Fact**

**Whilst arranging this insurance policy you have confirmed the following information:**

Occupation - Company

Qualifications -

Membership -

Vessel visited - Unknown

Vessel ashore - Unknown

Years owned - 2

**Endorsement No. SoF6- Statement of Fact**

**Length of Vessel:** 33FT

**Maximum Design Speed:** 5Kts

**Year of Build:** 2022

**Mooring:** HAMBLE YACHT SERVICES

**ASSUMPTIONS**

This insurance is formed by your agreement to the following assumptions (unless otherwise agreed by us and stated in the schedule):

You are a UK resident. Your permanent residence is in England, Wales, North Ireland, Scotland, the Isle of Man or the Channel Islands.

You are the owner and there is no dispute over the ownership of the vessel.

You have declared any insurance loss, destruction, damage or incident, whether or not resulting in a claim, made in relation to any craft owned or used by you in the last five years.

You have not had insurance declined, cancelled or declared void by an insurer or been refused renewal of an insurance policy in the last 5 years.

You do not have any unspent criminal convictions, unspent cautions, or criminal prosecutions pending.

The vessel is for private pleasure use only. Does not include racing, speed trials, hire, charter, reward or any other commercial activity.

The vessel has not been modified or converted. The engine is within manufacturers specifications.

The vessel is UK flagged.

Should any information differ we may make changes to the policy terms and/or premium as a mid-term adjustment or cancel the policy if appropriate. Please refer to your policy wording.

Date Issued: 01/03/2024