

## YOUR NOBLE MARINE INSURANCE POLICY SCHEDULE

This schedule explains what craft are covered by your policy and any exclusions or special terms that are not included in your policy booklet. You should read this schedule in conjunction with your policy booklet.

### Your Details

Policy Holder Name	Mr Nigel Davis
Policy Number	NB002467
Policy Start Date	01/10/2023
Policy End Date	30/09/2024
Transaction Type	renewal
Premium	£718.01
Legal Expenses	Not Selected
Fee	£10.00
Total Amount Due	£728.01
Total IPT Included	£76.93

This includes Insurance Premium Tax at the appropriate rate where applicable.

**Sailing Yacht**

Make	Jeanneau
Model	3200
Year Built	2011
Boat Name	TBA
Cover Type	Comprehensive
Cruising Range	Inland and coastal waters of the UK, Channel Islands, Isle of Man, Republic of Ireland and Continental Waters between La Rochelle & River Elbe
Mooring	Afloat - Yacht Club - Pontoon
Mooring Location	Not Listed , Other
Use	Private and pleasure use
Racing Use	Yes
Racing Type	Local Club, Coastal and Offshore
Users	Anyone with my permission
Claims Free Years	5 or more
No Claims Discount Protected	No

**Section 2A**

	Sums Insured	Excess
Vessel	£82,000.00	£500
Unspecified Tender	up to £3,000	£150
Tender	n/a	n/a
Trailer	n/a	n/a
Cradle	n/a	n/a

**Section 2B - Check Racing Type above to make sure covered for correct racing**

	Sums Insured	Excess
Racing Cover	£82,000.00	£1,000

**Section 2C**

	Sums Insured	Excess
Personal Belongings - Unspecified		£0
Personal Belongings - Specified	£0.00	£0

**Section 2D**

	Sums Insured	Excess
Death	£20,000	£100
Loss of Limb	£20,000	£100
Loss of Sight	£20,000	£100
Permanent Total Disablement	£20,000	£100
Medical Expenses	£5,000	£100

**Section 2E**

	Sums Insured	Excess
Third Party Liability	£5,000,000	£0



**Section 2F**

	Sums Insured	Excess
War Risks & Terrorism	£82,000.00	£500

**Endorsements**

**Racing Vessel Endorsement**

The following additional conditions apply to sections 2A and 2B of this policy:

**Named Skippers-** It is a condition of this endorsement that cover will only apply where the craft or vessel is under the control of Named Skippers who are subject to our prior approval (except in an emergency at sea). We consider the boat as being under the skippers control, even if they are not at the helm at the time of an incident as long as they are in overall charge.

**Reasonable Cost of Repair-** Any claims will be adjusted on the basis of the reasonable costs of repairs only and there will be no cover for any additional costs, requirements or loss of value due to real or perceived loss in performance.

**Masts, Sails, Spars and Rigging-** Cover is limited to 75% of the cost of replacement and additionally subject to the policy excess. Spinnakers, gennakers or any similar purpose sail/s are only covered when stowed or stored, there is no cover whilst in use.

There is no cover for sails lost, blown out or cut away during use unless this results directly from a collision with another vessel, craft or object resulting in damage to the hull or standing rigging.

There is no cover for mast damage or dismasting, including damage to any sails, spars or rigging, if the loss occurs as a result of the failure of any standing rigging that is over 10 years old at the time of a loss.

Cover for re-stepping masts and re-rigging following an insured loss is limited to the reasonable costs for physical reinstatement including initial setting up to pre loss settings, subject to the required measurements being provided by the policyholder. There is no cover for any additional costs for resetting or tuning to achieve real or perceived levels of past performance.

**Latent or Manufacturing Defects-** There is no cover for any build, design or latent defect.

**Boat Manager and Management Company Fees-** There is no cover under any section of the policy for fees charged by your boat manager or the boat's management company for managing a claim on your behalf. Any quotes or estimates provided in the process of making any claim under this policy must be the original from the supplier or repairer and represent the true cost with no mark-up, fees or commissions included for the benefit of a boat manager, boat management company or any potential beneficiary under this policy.

**Single Handed Racing Endorsement**

The policy is extended to include use for single handed sailing including racing. The exclusion for Single Handed Racing in section 2B (Sailing Yacht Racing Cover) is removed.

This policy is underwritten by Royal & Sun Alliance Insurance Limited

## Marine Legal Expenses

Cover Included No

Effective Date 01/10/2023

Premium n/a

## Limit of Indemnities

	section	Limit of Indemnity
1.	Uninsured Loss Recovery	£100,000
2.	Personal Injury Pursuit	£100,000
3.	Contract Disputes	£25,000
4.	Prosecution Defence	£100,000
5.	Identity Fraud	£100,000
6.	Emergency Expenses	£2,500
7.	Mooring Fees	up to 28 days not exceeding £2,500
8.	Temporary Replacement Costs	£2,500

This policy is underwritten and claims are handled by Arc Legal Assistance Limited

What you are covered for (continued)	What you are not covered for (continued) (in addition to General Exclusions on page 12)
<p><b>Medical Expenses</b></p> <p>This Policy covers the cost of medical, surgical, ambulance, hospital or other professional medical services, up to a limit of £5,000 or equivalent in any other currency, any one occurrence, where such are incurred following injury occurring during the Period of Insurance to the Insured or to any person on board the Vessel or Craft with the Insured's permission including whilst on board, embarking or disembarking.</p>	<ul style="list-style-type: none"> <li>• Any pre-existing illness or injury.</li> <li>• Pregnancy.</li> <li>• Any person under a contract of employment with the Insured.</li> <li>• Any person whilst the Vessel or Craft is used for purposes other than private pleasure.</li> <li>• Any suicide or attempted suicide.</li> <li>• The Insured or any Permitted User whilst under the influence of alcohol or drugs other than drugs taken for a medical condition.</li> <li>• The injured person shall as soon as practicable furnish Insurers with all information relating to the accident.</li> <li>• An Excess of £100.</li> </ul>

**2E - Sailing Yacht, Motor Yacht or Motorcruiser - Third Party Liability**

What you are covered for	What you are not covered for (in addition to General Exclusions on page 12)
<p><i>* covers skipper</i></p> <p>This cover only applies if it is indicated in your Policy Schedule. Subject to the Terms and Conditions of this Policy the Insured or any Permitted User will be indemnified arising from the legal liability for use of the Insured Property listed in the Policy Schedule for:</p> <ul style="list-style-type: none"> <li>• death or Bodily Injury to any person</li> <li>• loss of or damage to property not belonging to the Insured</li> <li>• any action taken by the Insured and any Permitted User in an attempt to avoid or reduce any insured liability</li> <li>• attempted or actual raising, removal and destruction of the wreck of the Vessel or Craft.</li> </ul> <p>The maximum amount recoverable under this Section is shown in your Policy Schedule and is limited to any one accident or series of accidents arising from the same event.</p> <p>In addition to any claim for which coverage is provided under this section and with prior written consent and agreement Insurers will pay:</p> <ul style="list-style-type: none"> <li>• the expenses incurred by the Insured in relation to Coroners inquests and Official Enquiries</li> <li>• the legal costs incurred in defending or pursuing any action following an event covered under this Policy whether or not such action results in Court proceedings.</li> </ul> <p>The total amount of cover under this section is shown in your Policy Schedule.</p>	<ul style="list-style-type: none"> <li>• Accidents to or illness of workmen or any persons employed in any capacity whatsoever by the Insured</li> <li>• Accidents arising whilst the Insured Property is on a private or public highway and is attached to a vehicle.</li> <li>• Liabilities assumed under contract, incurred solely by an agreement entered into by you.</li> <li>• Liabilities whilst your Vessel or Craft is in the care, custody or control of anyone acting as part of their profession.</li> <li>• Any form of personal or Bodily Injury or death in respect of persons employed in any capacity by the Insured in connection with the Vessel or Craft or employed by any Permitted User.</li> <li>• Accidents caused to or by water skiers, whilst being towed or preparing to be towed by the insured Vessel or Craft or Tenders unless the Policy Schedule provides such an extension.</li> <li>• Accidents caused by any person engaged in any form of diving activities.</li> <li>• Punitive, exemplary damages, fines or penalties imposed under any statutory code or law.</li> <li>• Any third-party loss or damage caused during land, road, rail or ferry transit.</li> <li>• Liabilities resulting from any accident whilst the Vessel or Craft is in the care, custody or control of any business, trade, profession or organisation.</li> </ul>