

**RENEWAL POLICY SCHEDULE
Y A C H T - Hull**

Policy No. 71449524-11
Customer No. 330360
Insurance period
from 03/08/2023 to 03/08/2024 noon (GMT)

Policyholder
Mr. Trevor Middleton
High House
Old Warwick Road
ROWINGTON
CV35 7AA

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2016
Name:	Black Sheep
Measurements / material:	11.20 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 14.7 kW (= 20.0 HP)
Gross Tonnage:	5
Sail Area:	69.00 sqm
Registration No.:	165851
Flag or Registration:	United Kingdom

Agreed fixed value

Hull incl. inventory, equipment, engine and tenders	GBP	200,000.00
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Basic annual premium:

GBP	1,179.49
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Excess:

GBP	1,500.00
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Conditions

Pantaenius Sailing Yacht Cover Plus
Section A: Hull and Property Insurance and Section D: General Terms & Conditions (UK/EN/SYC 0620)

Crewed Racing Clause (Hull)

Cover under **this insurance** is extended to include racing on a crewed basis. Section A § 3.20 is deleted.

Carbon Rig Clause

For claims in respect of loss or damage to the rig the Insurers will deduct 30% of the cost (or the policy **excess**, whichever is higher) of repairing or replacing masts, spars, sails, standing and running rigging and mast mounted equipment.

Loyalty Excess Reduction Benefit

After each claims free year **your** hull policy **excess** will be reduced by 10% for the following policy year at the annual renewal date. The reduction applied will be 10% of the original policy **excess** as noted on the schedule, per claims free year. Claims falling below the **excess** noted on the schedule remain not payable. Where a claim exceeds the policy **excess** as noted on the schedule and the hull policy **excess** is applicable to the claim, the **excess** will not be charged in full. Instead this reduced **excess** will be applied to claims that exceed the original hull policy **excess** noted on the schedule. If **we** settle a claim under **this insurance**, then following settlement of a claim **your** hull policy **excess** will revert back to the full amount until you have had a further claims free policy year. This clause applies only to claims that are subject to the standard hull policy **excess** and where the hull policy **excess** is less than £5,000.00 (or the equivalent thereof in the policy currency). This clause does not affect claims to which no **excess** is applicable and does not apply to items or claims for which a specific or increased **excess** is noted on the policy, or where the hull policy **excess** is greater than £5,000.00 (or the equivalent thereof in the policy currency).

Cruising area

Policy No. 71449524-11

Inland waters of Europe (geographical). (EUINL)

Excluding waters of Russia, Belarus, Ukraine, Moldova and Georgia.

The Baltic Sea, the North Sea, the Norwegian Sea, and the North Atlantic between the Latitudes 28° North and 67° North and Longitudes 12° West and 30° East. (NEURO)

Excluding waters of Russia.

Mediterranean Sea including the Dardanelles, the Sea of Marmara, the Bosphorus and the Straits of Gibraltar as far as Longitude 6° West. (MM)

Plymouth, 27. June 2023

On the behalf of the participating Underwriters

Under Special Authority 

Consortium: UKHULL

Participating underwriters:

(The underwriter mentioned first is the lead underwriter)

- 25.00% Allianz Global Corporate & Specialty SE, Deutschland
- 25.00% Chubb European Group SE, Direktion für Deutschland
- 20.00% Berkshire Hathaway European Insurance DAC,
Deutschland Zweigniederlassung der Berkshire Hathaway
European Insurance Designated Activity Company mit Sitz
in Dublin/Irland
- 17.50% American International Group UK Limited
- 12.50% HDI Global Specialty SE, Deutschland

**RENEWAL POLICY SCHEDULE
Y A C H T - Third Party Liability**

Policy No. 71449525-11
Customer No. 330360
Insurance period
from 03/08/2023 to 03/08/2024 noon (GMT)

Policyholder
Mr. Trevor Middleton
High House
Old Warwick Road
ROWINGTON
CV35 7AA

Insured Vessel

Kind of yacht / type:	SY / Sun Fast 3600
Year built:	2016
Name:	Black Sheep
Measurements / material:	11.20 m x 3.55 m / GRP
Engine / HP:	Yanmar 1 x 14.7 kW (= 20.0 HP)
Gross Tonnage:	5
Sail Area:	69.00 sqm
Registration No.:	165851
Flag or Registration:	United Kingdom

Sum insured per claim event

GBP	9,000,000.00	combined single limit for personal injury and/or property damage
GBP	7,000,000.00	max. indemnification per person for personal injury

Our maximum liability for all claims and costs in any one Policy Period shall not exceed twice the Combined Single Limit.

Basic annual premium: **GBP** **82.46**

Conditions

Pantaenius Sailing Yacht Cover Plus
Section B: Liabilities to Third Parties and Section D: General Terms & Conditions (UK/EN/SYC 0620)

Cruising Area

The cruising area is as stated on the Schedule for the associated Hull policy.

Crewed Racing Clause (Third Party Liability)

Cover under **this insurance** is extended to include racing on a crewed basis. Section B § 3.12 is deleted.

Plymouth, 27. June 2023

On the behalf of the participating Underwriters

Under Special Authority 

Consortium: UKTPL

Participating underwriters:

(The underwriter mentioned first is the lead underwriter)

25.00%	Allianz Global Corporate & Specialty SE, Deutschland
25.00%	Chubb European Group SE, Direktion für Deutschland
20.00%	Berkshire Hathaway European Insurance DAC, Deutschland Zweigniederlassung der Berkshire Hathaway European Insurance Designated Activity Company mit Sitz in Dublin/Irland
17.50%	American International Group UK Limited
12.50%	HDI Global Specialty SE, Deutschland