



# trade*Winds*

MARINE INSURANCE



ROSSBOROUGH  
*Insurance*

# Contents

|  | Page  |
|--|-------|
| General Information                                      | 4-5   |
| Customer service   | 6     |
| Definitions  | 7-10  |
| Section 1    Loss or damage                              | 11-12 |
| Section 2    Liabilities to third parties and passengers | 13    |
| Section 3    Personal accident                           | 14    |
| Section 4    General policy exclusions                   | 15-16 |
| Section 5    General policy conditions                   | 17    |
| Section 6    Claims                                      | 18-19 |
| Section 7    Endorsements                                | 20-22 |
| Securing your boat                                       | 23-24 |

# Introduction

Dear Policyholder,

We would like to take this chance to welcome you as a customer and thank you for choosing the "Tradewinds" Marine Insurance Policy.

This booklet details the terms of the insurance contract between you (the Insured) and the Insurance Company or Lloyd's of London syndicate (the Insurer).

The contract is based on the information you have given us on the proposal form and the declaration you have signed. The insurance contract will last for any period Insurer's have accepted your premium for.

Please read this booklet carefully, as it is important you understand the cover your policy provides. The booklet is clear and concise and important words have been defined in **bold print**. We have also included a help section, which gives you guidance on what to do if you have to make a claim.

Your schedule also contains important information about your cover and you should read it with this booklet. If you find that the cover is not suitable for you or that there is anything that you do not understand properly, please contact us immediately.

This Insurance Plan is supported by a panel of specially selected Insurers each for their own part and not for another. Your individual details together with details of your vessel have been presented to these Insurers and the premium you are paying is that of the most competitive.



**S.J. Wigglesworth ACII**

Chairman

R.A. Rossborough (Insurance Brokers) Ltd.

R.A. Rossborough (Guernsey) Ltd.

Rossborough Insurance (IOM) Ltd.

## Your boat policy

Your insurer has agreed to insure **you** for the cover shown in **your policy** and **schedule**, during any **period of insurance** for which **you** have paid the **premium**.

Your insurer will insure **your boat** while it is:

- **in commission** within the **cruising limits** shown in **your schedule**;
- **laid up** out of commission, including hauling out, launching and lifting by crane and including fitting out and overhauling, for the period shown in **your schedule**; or
- being transported by road, rail, air or ferry. **Your** insurer will not insure any liability to **third parties** during this time. This cover only applies to boats up to 30 feet long.

If **your boat** is not **laid up** out of commission at the start of the **laid up** period shown in **your schedule**, **your** insurer will automatically extend **your in commission** period for up to 15 days without **you** telling them.

# General Information

## Your policy

This is **your policy** which **you** should keep in a safe place.

**Your policy** shows what **you** are insured for and what **you** are not insured for.

**You** should read **your policy** and **schedule** and check it is what **you** want.

## Making a claim

**You** may find the following advice helpful.

- Check **your policy** to see if the loss or damage is insured. Look at section 1 'loss or damage' and what is not insured. **Your policy** is not a maintenance contract and **your** insurers do not insure loss or damage caused by wear and tear.
- Get in touch with **Rossborough Insurance** for a claim form.
- If **you** do not have to have repairs done straightaway, get two estimates if possible and send them to **Rossborough Insurance** with **your** claim form. Send **your** claim form even if **you** are waiting for the estimates.
- **You** can have emergency repairs done if it stops more damage to **your boat**, or if it means **you** can carry on using **your boat**.
- If **your** engine has been under water **you** must have it flushed out thoroughly with clean fresh water.
- Tell the police straightaway if someone has stolen **your** property or if it has been damaged by vandals, or **you** have lost a valuable item.
- If someone makes a claim against **you**, send **Rossborough Insurance** full details straightaway. **You** should send all letters or other documents to **Rossborough Insurance** straightaway without answering them.
- If **you** have any questions or need help in making **your** claim, please get in touch with **Rossborough Insurance**.

## No claim discount

**Your** insurer will reduce the **premium you** pay to renew **your policy** by the amount shown below if **you** do not claim under **your policy**.

|       |             |                     |
|-------|-------------|---------------------|
| After | one year    | 5%                  |
|       | two years   | 10%                 |
|       | three years | 15%                 |
|       | four years  | 20% (maximum bonus) |

**Your** insurer will allow a 5% discount in addition to the above scale as a loyalty bonus after **you** have had a **policy** for two consecutive years with them once **you** have reached the maximum bonus.

## Protected No Claims Discount

**You** are eligible to receive Protected No Claims Discount once **you** are entitled to 20% No Claims Discount.

If **you** have two or more claims in a consecutive four year period **your** no claims discount will be reduced to nil at the following renewal.

## Speedboat clauses

**Your** insurer will use the **speedboat** clauses (endorsement A) for any boat that they insure that is designed to travel at a speed of more than 17 knots or 20 mph.

## Change in circumstances

**You** must tell **Rossborough Insurance** as soon as possible about any changes which may affect **your** insurance. In particular **you** must tell them if:

- **you** change **your** address;
- **you** change **your** boat or buy extra gear or equipment;
- **you** or anybody living with **you** are prosecuted for or convicted of theft, fraud, dishonesty or arson.

Please remember that if **you** don't tell **Rossborough Insurance** about changes, it may affect any claim **you** make.

## Customer Service

**Rossborough Insurance's** aim is to provide a first class standard of service at all times. However there may be occasions when **you** feel we have not achieved this objective. If **you** have any query or complaint about this Contract please contact **Rossborough Insurance** and quote **your policy** number.

If after taking this action **you** are still not satisfied please write to the Chief Executive of the insurer identified in **your schedule**. **Rossborough Insurance** will give **you** the address on request.

If **you** are still not satisfied, short of court action **you** may:

a) if the insurer concerned is a Lloyd's of London syndicate approach the:

Manager  
Consumer Enquiries Department,  
Lloyd's,  
1 Lime Street,  
London EC3M 7RA

b) if the insurer concerned is a member of the Association of British Insurers, approach the:

Association of British Insurers  
Consumer Information Department,  
51 Gresham Street,  
London EC2V 7HQ

c) If the insurer concerned is a member of the Insurance Ombudsman Bureau and you hold the insurance as a private individual approach the:

Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR

## Definitions

Certain words shown below have a specific meaning. Whenever they are shown in **your policy** in bold type they will have that meaning.

### Cruising Limits

#### Channel Island Waters

**You** are not allowed to sail:

- further north than 49 degrees 48 minutes north
- further east than 01 degree 55 minutes west (excluding French Coast)
- further south than 49 degrees 5 minutes north, and
- further west than 2 degrees 48 minutes west

#### Channel Island and adjacent Coast of France

All tidal and continental waters between Cherbourg and Isle de Brehat including Channel Islands

**You** are not allowed to sail:

- further north than 49 degrees 50 minutes north
- further east than 01 degree 20 minutes west
- further south than 48 degrees 10 minutes north, and
- further west than 02 degrees 55 minutes west

#### English Channel Waters

All waters in the English Channel between:

- Dover to Calais, and
- Land's End to Brest

#### Coastal waters of the United Kingdom

Waters around the coast up to a distance of 12 miles offshore. (The Isle of Man and Channel Islands are not part of the United Kingdom). **You** can travel between two points in the United Kingdom by the most direct route even though this might take **you** outside the 12 mile limit. It does not include travelling between the United Kingdom and the Isle of Man or the Channel Islands.

## **Cruising Limits (continued)**

### **Continental Waters between Brest and Elbe**

All tidal, coastal and inland waters between Brest and Elbe.

**You** are not allowed to sail:

- further north than 61 degrees north;
- further east than 10 degrees east;
- further south than 48 degrees 10 minutes north, and
- further west than 12 degrees west.

### **Mediterranean**

As per the cruising limits shown on **your schedule**.

**You** can travel outside your cruising limits if you are forced to by:

- the weather;
- any form of danger; and
- an order of a Government or legal authority.

## **Other Definitions**

### **Endorsement**

A written record of any alteration **your** insurers agree to make to **your policy**.

### **Excess**

The amount of each claim **you** have to pay.

### **Hitchlock**

A device which is designed to prevent a trailer being hitched to or unhitched from a towing vehicle. The **hitchlock** must cover the bolts securing the tow hitch to the trailer chassis.

### **Houseboat**

Any boat which **you** use as a home.

### **In commission**

When **your boat** is fitted and ready for immediate use.

### **Insured property**

**Your boat** together with the outboard motor, dinghy or tender, trailer or trolley, **personal belongings** and special equipment shown in **your schedule**.

### **Laid up**

When **your boat** is stored in a safe berth, not fitted out and not ready for immediate use and is not used for any purpose other than fitting out, or normal overhauling.

### **Outboard motor lock**

A lock that is designed to prevent the outboard motor being removed from the transom of a boat.

### **Period of insurance**

The period which **you** have paid for and which **your insurers** have accepted the **premium** for.

### **Personal belongings**

Clothes and personal items that people normally wear or carry that are not part of **your boat** or its gear and equipment.

### **Policy**

This booklet and the **schedule** make up **your** insurance **policy**. You should read them together as if they were one document.

### **Premium**

The amount of money that **you** pay, and **your** insurers accept, for this insurance.

### **Schedule**

The document that makes the **policy** personal to **you**. It sets out:

- the **period of insurance**;
- details of **your boat**;
- **sums insured**;
- the **cruising limits**;
- the periods for which **your boat** is allowed to be **in commission** or should be **laid up**;  
and
- the **premium**.

### **Speedboat**

Any boat that is designed to travel at more than 17 knots or 20 mph.

### **Sums insured**

The values shown in **your schedule** for **your boat** and other **insured property**.

## Other Definitions (continued)

### Third Party

A person who makes a claim against anyone insured by this **policy**.

### Total Loss

**Your boat** is a **total loss** when it is totally destroyed or damaged so that it can no longer be used as a boat. If the cost of repairs is more than the value of **your boat**, **your** insurers will call it a 'constructive total loss'.

### Rossborough Insurance

R. A. Rossborough (Insurance Brokers) Ltd.  
PO Box 28, 41, La Motte Street,  
St. Helier, Jersey, JE4 8NS  
Tel No. 01534 500500  
E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

or

R. A. Rossborough (Guernsey) Ltd.  
PO Box 127, Rossborough House,  
Bulwer Avenue, St. Sampsons, Guernsey, GY1 3HG  
Tel No. 01481 241555  
E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

or

Rossborough Insurance (IOM) Limited  
New Wing, Victory House  
Prospect Hill, Douglas  
Isle of Man IM1 1EQ  
Tel No: 01624 631631  
E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

### Wheel Clamp

A device that is designed to prevent a wheel being turned or removed.

### You, your, the policyholder

The person whose name is shown on **your schedule** or any other person who **your** insurers provide cover for.

### Your boat

The hull, superstructure, fittings, machinery, engines, gear and equipment that would normally be sold with the boat.

## Section 1 - Loss or damage

This section of **your policy** insures the property shown in **your schedule** for loss or damage directly caused by an accident, including fire and theft. **You** are also insured for gear, equipment or machinery stolen from **your boat** or from a locked storage place on shore. **Your** insurers will only provide cover if the theft is by someone forcing their way into or out of **your boat** or locked storage place, or if they remove it by force.

**Your** insurers also insure **you** for the following:

**Salvage charges** **Your** insurers will pay the reasonable costs of saving **your boat** from a loss which **you** would be insured for under **your policy**. The most they will pay is the value of **your boat** shown in **your schedule**.

**Sighting costs** **Your** insurers will pay the cost of inspecting the underwater part of the hull of **your boat** after a stranding, even if there is no damage.

**Pollution** **Your boat** might create pollution as a result of loss or damage which **your** insurers insure. More loss or damage might be caused to **your boat** by an authority trying to stop or reduce the pollution threat. As long as **you** have done everything possible to stop or reduce the threat, **your** insurers will pay for the loss or damage to **your boat** caused by the authority.

### What is not insured:

- **Your** insurers will not pay for loss or damage caused by:
  - wear and tear;
  - corrosion;
  - loss of value because of age and use; or
  - loss of value of **your boat** after it has been repaired.
- **Your** insurers will not pay for tenders or dinghies which do not have the name of **your boat** permanently shown on them.
- **Your** insurers will not pay for the cost of repairing or replacing any part which is lost or damaged because of:
  - a fault which **you** could not know about; or
  - a fault in its design or the way it was made.

**Your** insurers will pay for accidental damage caused by these faults.

- **Your** insurers will not pay the cost of putting right any fault caused by somebody else's mistake or if they do not finish any repair work or alterations.
- **Your** insurers will not pay for scratching, denting or bruising while **your boat** is being transported.

- **Your** insurers will not pay for sails split by the wind or blown away while they are set, unless the spars which they are attached to are damaged at the same time.
- **Your** insurers will not pay for loss of or damage to masts, spars and fittings, sails and standing or running rigging while **you** are racing **your boat**.
- **Your** insurers will not pay for loss of or damage to motors, electrical machinery, electronic equipment, batteries and their connections caused by mechanical or electrical breakdown or failure, or electronic or computer breakdown or failure.
- **Your** insurers will not pay for **personal belongings** or special equipment (unless they are shown in **your schedule**), stores, moorings, fishing gear, diving equipment, wet suits, tow ropes, water skis or similar equipment or any personal expenses **you** pay because of loss of or damage to **your boat**.
- **Your** insurers will not pay if **your** outboard motors are stolen from **your boat** unless they are securely fastened by an **outboard motor lock** as well as their normal fitting device.
- **Your** insurers will not pay if **your** trailer, or any **insured property** on **your** trailer, is stolen unless the trailer is secured by a **hitchlock** or **wheel clamp**. (Not applicable in the Channel Islands).
- **Your** insurers will not pay if **your speedboat** is on a trailer and is stolen, unless the trailer is secured by a **wheel clamp**: (Not applicable in the Channel Islands).
  - when it is unhitched from a towing vehicle;
  - at all times between sunset and sunrise; and
  - at any other time when it is parked (except if **you** are on a journey).

## Section 2 - Liabilities to third parties and passengers

**Your** insurers will pay all amounts which **you** legally have to pay as a result of owning **your boat**, for:

- the death of or injury to any other person, including anyone getting on or off or travelling on **your boat**;
- damage to any other property, including other boats, piers, docks, wharfs, jetties or pontoons; or
- attempted raising or raising, removing or destroying the wreck of **your boat** or if **you** fail to remove or destroy it.

**Your** insurers will also insure anyone else who is navigating or in charge of **your boat** with **your** permission, but **your** insurers will not insure:

- shipyard operators or their employees;
- repair yard operators or their employees;
- slipway operators or their employees;
- yacht club operators or their employees;
- marina operators or their employees;
- delivery skippers;
- sales agencies or their employees; or
- any other similar organisations.

The most **your** insurers will pay under this section is the amount shown in **your schedule** under the '**third party** and passenger indemnity limit'. This applies to each accident or series of accidents which are caused by the same event.

**Your** insurers will also pay for:

- all your legal costs in settling or defending a claim; and
- solicitor's fees and all expenses relating to official enquiries or coroners inquests as long as **your** insurers have agreed in writing.

### What is not insured

**Your** insurers will not pay claims for:

- death, injury or illness of anyone **you** employ;
- death, injury or illness of an employee of anyone using **your boat**;
- fare-paying passengers;
- water skiers or parascenders operating with **your boat**, unless your insurers specially agree;
- accidents caused by any trailer which **your** insurers insure, except when it is deliberately uncoupled from the towing vehicle; and
- liability of any sort which comes under the Employers Liability Acts or any other law, relating to workmen.

## Section 3 - Personal accident

This section of **your policy** insures **you** and **your** passengers for death or accidental injury while they are on **your boat**, or getting on or off it.

What **your** insurers will pay if **you** or **your** passengers:

|   |   |         |
|---|---|---------|
| 1 | die   | £10,000 |
| 2 | lose one or more limbs                                  | £10,000 |
| 3 | lose all sight in one or both eyes                      | £10,000 |
| 4 | are permanently disabled and cannot do any kind of work | £10,000 |

**Your** insurers will not pay benefit for the first 104 weeks of any claim under item 4.

### Special conditions

- The death or disablement must happen within 12 months of **you** or **your** passengers being injured.
- This section does not insure anybody under 18 or over 70 at the time of the accident.
- **Your** insurers will not pay **you** or **your** passengers compensation under more than one of the categories shown above for the same accident.
- The most **your** insurers will pay in any one **period of insurance** is £20,000.

**Your** insurers will not pay **you** or **your** passengers benefit if **you** or **your** passengers are paid compensation under section 2 of **your policy**.

### Medical expenses

**Your** insurers will pay up to £500 for any doctors' or surgeons' fees for emergency treatment if **you** or **your** passengers are injured because:

- **your boat** hits another boat
- **your boat** hits another object, or
- **your boat** sinks.

## Section 4 - General policy exclusions

The following exclusions apply to the whole of **your policy**, as well as the exclusions that apply to the individual sections of **your policy**.

**You are not insured for the following.**

### **Radioactive contamination**

Injury, loss damage, liability or expense that is caused by the following.

- ionising radiation or radioactive contamination from any nuclear waste arising from burning nuclear fuel.
- the radioactive, toxic, explosive or other dangerous or contaminating properties of any explosive nuclear equipment or part of that equipment.
- any weapon or device that uses atomic or nuclear fission and/or fusion of any other similar reaction, or radioactive force or matter.
- the radioactive, toxic, explosive or other dangerous or contaminating properties of any radioactive matter. This exclusion does not include radioactive isotopes (other than nuclear fuel) when those isotopes are being prepared, carried, stored or used for the following purposes:
  - I) commercial
  - II) agricultural
  - III) medical
  - IV) scientific, or
  - V) any other peaceful purpose

### **Terrorism**

Injury, loss damage, liability or expense that is caused by the following.

- terrorism, including acts by any person or organisation that involve:
  - I) causing or occasioning or threatening of harm of any nature and by any means whatsoever
  - II) putting the public or any section of the public in fear

The circumstances under which I) and II) above operate must be such that it is reasonable to conclude that the purpose of the persons or organisations concerned are wholly or partly of a political, religious, ideological nature, or similar.

## **Chemical, biological, bio-chemical, electromagnetic weapon or cyber attack**

This clause is most important and overrides anything contained in this policy that it is inconsistent with.

Injury, loss, damage, liability or expense that is directly or indirectly caused by, contributed to, or arising from.

- any chemical, biological, bio-chemical or electromagnetic weapon
- any computer, computer system, computer software programme, computer virus or process, or any other electronic system that is used for causing harm.

## **Sonic bangs**

- Damage caused by aircraft and other flying objects travelling at or above the speed of sound.

## **War risks**

Injury, loss, damage, liability or expense that is caused by the following

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, or military or usurped power or piracy

## **Riots and civil commotion**

- Any liability, loss or damage that is caused by a riot or civil commotion.

## **Your boat if you use it:**

- for hire or charter, (unless endorsements D,K or L are shown on **your schedule**)
- for anything except **your** own private pleasure;
- or as a **houseboat**, (unless endorsement M is shown on **your schedule**).

## Section 5 - General policy conditions

These conditions apply to all sections of **your policy** and **you** must meet them before **your** insurers will make a payment.

### Your duty of care

**Your** insurers will only provide the insurance described in **your policy** if:

- As far as **you** know, the information that **you** gave on **your** proposal form is true and complete. If someone else filled the proposal form in for **you**, that person was acting for **you** at the time and **you** are responsible for the information they gave.
- Anyone claiming under **your policy** has met all the relevant conditions.
- **You** have taken all reasonable steps to maintain and keep **your boat** and all its gear and equipment in a proper state of repair and seaworthiness; and
- **You** have taken all reasonable steps to protect **your insured property** from loss or damage.

### Fraudulent claims

If **you** or anyone else claiming under **your policy** makes a claim that is false or dishonest in any way **your policy** will not be valid. **You** will lose all benefits under **your policy** and **your** insurers will not refund **your premium**.

### Cancellation

**You** or **your** insurers can cancel this **policy**.

- If **your** insurers cancel **your policy**, they will send seven days written notice to **your** last address shown in our records. They will return any **premium you** have paid for the rest of the **period of insurance**.
- If **you** cancel **your policy**, **your** insurers will return part of **your premium** as long as **you** have sold **your boat**. They will not give **you** a return of **premium** for any other reason.
- **Your** insurers will not return **your premium** if **you** have made a claim during the current **period of insurance**.
- If **your** policy has been in force for more than one year, **your** insurers will return part of any **premium you** have paid for the rest of the **period of insurance**. They will keep at least £25.
- If **you** cancel **your policy** in the first year of insurance, **your** insurers will use the following short period rates when they return your **premium**.

| Period of insurance | The percentage of your premium your insurers will return |     |
|---------------------|--|-----|
| Up to               | three months   | 50% |
|                     | four months  | 25% |
| over                | four months  | 0   |

### English Law

- **Your policy** will be governed by English law.

## Section 6 - Claims

If **you** have an accident or loss **you** might want to claim for under **your policy**, **you** must contact **Rosborough Insurance** for a claim form and instructions. Send the completed claim form back to them as soon as possible at the address of the office **you** deal with.

- **You** must tell the police about any theft, attempted theft, vandalism, malicious damage or loss of **your insured property**.

The amount **your** insurers will pay under Section 1

- For a **total loss** – if **your boat** is a total loss the most **your** insurers will pay is the value of **your boat** shown in **your schedule**.
- For a partial loss – if **your insured property** is damaged, **your** insurers will choose to either:
  - pay for the repairs; or
  - pay for a replacement part and the reasonable costs connected with the replacement.

**Your** insurers will not pay more than the value shown in **your schedule**.

- **Your** insurers will not pay for any damage which is not repaired as well as a total loss in any period of insurance.
- **Your** insurers will not reduce **your** claim because they replace old materials with new, except for:
  - sails;
  - protective covers;
  - running rigging;
  - masts;
  - outboard motors;
  - batteries;
  - electrical equipment; and
  - **personal belongings**.

If **your** insurers replace these items with new ones, they might reduce **your** claim if they think it is fair because of the age and condition of the item.

What **you** should or should not do

- **You** must not admit responsibility for, pay, or negotiate any claim unless **your** insurers have given **you** their permission.
- **You** must send to **Rossborough Insurance** all claims, letters, summonses or legal documents as soon as possible. You must not reply to any of these documents.
- **Your** insurers can take over the defence or settlement of any claim. They can also take legal action to get back any payment they have made under **your policy**. **You** must give **your** insurers permission to take this action in **your** name and **you** must help them as far as possible.
- **Your** insurers can get or ask you to get estimates for repairs and they can decide where repairs can be done.

Other insurance

If **you** make any claim under this **policy** and there is another insurance **policy** that insures the same loss, **your** insurers will only pay their share of the claim.

R. A. Rossborough (Insurance Brokers) Ltd.

PO Box 28, 41, La Motte Street,

St. Helier, Jersey, JE4 8NS

Tel No. 01534 500500

Facsimile: 01534 767806

E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

or

R. A. Rossborough (Guernsey) Ltd.

PO Box 127, Rossborough House,

Bulwer Avenue, St. Sampsons, Guernsey, GY1 3HG

Tel No. 01481 241555

Facsimile: 01481 241505

E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

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New Wing, Victory House

Prospect Hill, Douglas

Isle of Man IM1 1EQ

Telephone: 01624 631631

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E-mail: [marine@rossboroughgroup.co.uk](mailto:marine@rossboroughgroup.co.uk)

## Section 7 - Endorsements

These endorsements only apply when they are shown in **your policy schedule**.

### Endorsement A - Speedboat claims

When **your** boat is underway **you** or another experienced person must be on board and in control of **your boat**.

**Your** insurers will not pay any claim for:

- loss, damage, liability or any salvage services while **your boat** is racing or taking part in speed tests or trials;
- any liability to or caused by anyone water-skiing, or anything similar, until they are safely back on board **your boat**;
- any liability to or caused by anyone parascending, or any other sport which takes place in the air, until they are safely back on board **your boat**;
- loss or damage to turbojet speedboats unless they are taken out of the water in the normal way and not run ashore under their own power; or
- loss or damage to **your boat** as a result of being stranded, sunk, swamped, immersed, or breaking adrift while it is left afloat, unmanned off an exposed beach or shore for more than 5 hours, if **your boat** is less than 23 feet in length.

If **your boat** is fitted with inboard machinery, **your** insurers will not insure fire or explosion unless **your boat** is fitted with:

- a remote controlled or automatic fire extinguishing system in the engine compartment and, if possible, the tank space (**your** insurers may accept another system if **you** tell them); and
- manually operated fire extinguishers and a fire blanket in the galley area.

**Your** insurers will insure loss or damage to the rudder, propeller, shaft, motor, electrical machinery and their connections, caused by **your boat** hitting an object that is underwater or partly underwater.

### Endorsement B - Waterskier's liability

**Your** insurers insure liability to and caused by anyone being towed on water skis, or similar equipment, behind **your boat**.

The most **your** insurers will pay is the amount shown in **your schedule** under the 'water skiers liability limit'.

### Endorsement C - Racing cover (sailing boats only)

**Your** insurers insure loss or damage to masts, spars and fittings, sails and standing or running rigging while **you** are racing **your boat**. The most they will pay is the amount shown in **your schedule** against these items.

### Endorsement D - Permission to charter

**Your policy** is extended to insure **your boat** for charter use. The charterers are insured for the same risks as **you**. Use of **your boat** is restricted to private pleasure purposes only. There is no cover at all if the charterers do not comply with the terms of the Charter Agreement.

### Endorsement E - Personal belongings (but not furs or jewellery)

**Your** insurers will insure **your personal belongings** (including those belonging to members of **your** family that are living with **you** all the time) against loss or damage.

**Your** insurers will only insure **your personal belongings** while **you** are taking them from **your** home or business address to **your boat** or back again and while they are on board **your boat**.

**Your** insurers will not pay claims for or caused by:

- brittle articles that are broken, unless they are broken by thieves, burglars, fire, stranding, sinking or collision;
- moths, vermin, damp, mould, mildew, mechanical or electrical breakdown or failure, electronic or computer breakdown or failure;
- loss of value because of age or use;
- loss of cash, currency or bank notes, travel tickets, stamps, travellers cheques, credit cards, cheque cards, bonds or securities; and
- theft or loss of furs, jewellery and watches.

The most **your** insurers will pay is the amount shown in **your schedule** against the personal belongings value.

The most **your** insurers will pay for any single item is £250.

### Endorsement F - Third Party only insurance

**Your** insurers insure legal liability to **third parties** and passengers only, as shown in section 2 of **your policy**.

### Endorsement G - Taken ashore condition

**You** must agree that **you** will take **your boat** ashore at all times:

- when it has nobody on board; and
- between sunset and sunrise.

### Endorsement H - Small craft mooring permission

**You** can leave **your boat** afloat at the mooring shown in **your schedule** between 1st May and 30th September each year. At all other times **you** must take it ashore:

- when it has nobody on board; and
- between sunset and sunrise.

### **Endorsement I - Charter fishing**

**Your policy** extends to insure **your boat** while it is used for pleasure cruising and pleasure angling parties.

### **Endorsement K - Diving Parties**

**Your policy** extends to insure Charter Diving Parties but the insurance does not include any liability to or of the diver while in the water except in the case of proven negligence by the skipper or crew. **You** or **your** qualified skipper must be on **your boat** and in control of **your boat** at all times during this use.

### **Endorsement L - Passengers**

**Your policy** extends to include the carriage of fare-paying passengers up to the limit shown in **your schedule**.

### **Endorsement M - Houseboat Clause**

**Your policy** is extended to insure use of **your boat** as a houseboat for the personal use of **you** and **your** family.

### **Endorsement N - Single handed use**

**You** and any competent person can use **your boat** single handed within the cruising limits shown in **your schedule**.

### **Endorsement O - Marina benefits**

If **your boat** is on its permanent marina berth, **your** insurers will not:

- take **your policy** excess off any claim under section 1 of **your policy**; or
- reduce **your** no claim bonus for any claim under section 1 of **your policy**.

### **Endorsement P - Continental use**

**You** can take **your boat** and use it on inland and coastal waters of Europe, including the Republic of Ireland, for up to 30 days at any one time.

### **Endorsement T - Fishing equipment (rods and lines) and angling equipment**

**Your policy** extends to insure fishing equipment as shown in **your schedule** and/or as per details supplied in the proposal form. (Excluding whilst in use)

### **Endorsement R - Excess**

**You** must pay the first part of each claim under section 1 of **your policy**, up to the amount shown in **your schedule**. If **your boat** is a **total loss you** do not have to pay the **excess**.

## Securing your boat

Every year thousands of boats are stolen or gear, equipment and outboard motors stolen from them. Many of these losses could be prevented by exercising a few simple precautions. Remember, **your** insurers will do everything they can to help if **you** are unfortunate enough to have a claim. However, **your boat** is probably one of **your** most cherished possessions so please try and take a few moments to read this important message.

### At little cost - mark it

Postcode all removable items such as radio, echo sounder, log, navigation systems etc., by engraving with a diamond tipped engraver or electric engraving tool (ultra-violet security pens are not satisfactory in a marine environment).

Etch the hull moulding number or boat registration number on the windows. Keep a record (away from the boat), of all serial numbers and hull moulding numbers.

Register **your boat** with BMIF Boat mark scheme.

Join a local Boat Watch or Marine Watch scheme.

Stow all small items of equipment away in lockers and out of sight, or better still, take them home.

### At modest cost - lock it up

Fit good quality locks (for example close shackle hardened steel padlock) to all doors, hatches and deck lockers.

Deadlocks should be morticed into hatches or securely flush mounted, using bolts with locking nuts.

All external doors, opening windows and hatches should be securely fixed to the craft. Locks and hinges should be through-bolted, using locking nuts on the inside or secured with stout screws, hiding the screw heads or be secured with special security screws.

Hasps and staples should be avoided if at all possible, otherwise they should be through-bolted or at least secured with heavy gauge screws with the screw heads concealed.

Sliding hatch runners should be through-bolted. Large items of equipment that cannot be stowed in lockers should be secured to the craft by means of wire strops and close shackle hardened steel padlocks.

Outboard motors should be secured by properly constructed proprietary **outboard motor locks**. For example **you** can buy a security-locking bolt which replaces one of the normal fixing bolts. An alternative is a hollow tube which slides over the clamping turnbuckles and is then secured by a close shackle hardened steel padlock.

When using a wire strop to secure equipment, ensure that the securing point on the craft cannot easily be removed by unscrewing.

Tenders are vulnerable if they are simply secured to the pontoon by a painter. Use a wire strop and close shackle hardened steel padlock.

Mark the tender with the name of the parent craft.

Boats kept on road trailers are increasingly becoming a target for thieves. Fit a **wheelclamp** to one of the trailer wheels to prevent it from being moved. Alternatively an **hitchlock** may be sufficient provided it covers the tow hitch to the chassis.

Sailboards and dinghies on roof-racks should be secured by a wire strop and a close shackle hardened steel padlock. Make sure the roof-rack is well secured to the car otherwise **your boat** and roof rack might go missing!

### **At reasonable cost - alarm it**

The cost of protecting **your boat** with an alarm may not be as great as you imagine. A simple self-contained passive infra-red detector and siren can be bought for around £100. The type of alarm will depend very much on the type and value of **your boat** and of course **your** ability to pay. It does however seem a small price to pay to protect a valued possession.

The various types of alarms which should be considered are:-

Self-contained alarms.

Alarms triggered by magnetic reed switches.

Passive infra-red alarms.

Multi-purpose alarms.

For advice on what crime prevention methods **you** should adopt or the type of alarm best suited to **your** own particular needs, contact **your** local Crime Prevention Officer.

### **Remember - mark it, lock it, alarm it!**



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