

# YACHT & BOAT CLUB POLICY RENEWAL SCHEDULE

This is to certify that in accordance with the authorisation granted under Contract No: B1309LM2322490014 to Mercia Underwriting Solutions Ltd by Insurers named below (hereinafter referred to as the Insurer) the said Insurer agrees to the extent and in the manner hereinafter provided, to indemnify the Insured after payment of the Premium set forth in the Schedule.

<b>POLICY NUMBER:</b>	08/202154	<b>POLICY ID:</b>	60139
<b>CLIENT NUMBER:</b>	38660	<b>AGENT:</b>	Marsh Commercial
<b>INSURED:</b>	Falcon Boat Club ( Secretary, Committee, Race Officers, Employees & Members )		
<b>POSTAL ADDRESS:</b>	Falcon Boat Club The Boathouse Off Meadow Lane Oxford		
<b>Postcode:</b>	OX4 4BJ		
<b>PERIOD OF INSURANCE:</b>	<b>Inception Date</b> 07/08/2024	<b>Expiry Date</b> 06/08/2025	
	Both dates inclusive ending at midnight local time on the latter date		
<b>BUSINESS:</b>	MT238 Members Rowing & Canoe Club		
<b>PREMISES: A</b>	The Boathouse, Off Meadow Lane, Oxford, OX4 4BJ		

## OPERATIVE SECTIONS

		Section Premium			Section Premium
<b>SECTION 1 - MATERIAL DAMAGE</b>	<b>Included</b>		<b>SECTION 3 - FINANCIAL LOSS</b>	<b>Included</b>	
A Business Property at the Premises	YES	£2,548.73	A Business Interruption	YES	£219.71
B Business Property away from the Premises	NO	£0.00	B Loss of Money	NO	£0.00
			C Loss of Licence	NO	£0.00
<b>SECTION 2 - MARINE</b>	<b>Included</b>		<b>SECTION 4 - LIABILITIES</b>	<b>Included</b>	
Vessels	YES	£4,549.09	A Employers Liability	NO	£0.00
			B Public Liability	YES	£438.61

## STATEMENT OF PRICE

Gross Premium		£7,756.14	
Insurance Premium Tax	12%	£930.74	
Policy Fee (non-refundable)		£26.00	
Total Amount Due		£8,712.88	

*THE INDIVIDUAL SCHEDULES FOR THE INCLUDED SECTIONS ARE ATTACHED*

The Premium charged in respect of Section 4 is a Minimum and Deposit Premium and will not be refunded in the event of cancellation and/or adjustments

## GENERAL MEMORANDA

All cover is subject to:  
Standard Yacht & Boat Club Policy Terms Conditions, Limitations & Warranties.  
Any survey (if requested) risk improvements being implemented within any time period specified.

**SEVERAL LIABILITY CLAUSE LSW1001 – full wording as attached to policy.**

## Conformity of titles

Wherever the term "Underwriter" is used within these documents it shall be deemed to read as synonymous with "Insurer" and wherever the term "Policy" or "Certificate" within these documents is used it shall be deemed to read as synonymous with "Contract".

## INSURERS OF OPERATIVE SECTIONS (if selected)

ALL SECTIONS – Travelers Insurance Company Ltd.

## STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of a Yacht or Boat Club requiring a combined policy to insure for Material Damage &/or Financial Loss &/or Marine &/or Liabilities at a competitive price. Your circumstances fall within the scope of our underwriting authority with Insurers stated above and we have not sought any alternative quotation for you. Nevertheless, this does not constitute a personal recommendation.

Signed for and on behalf of:-  
MERCIA UNDERWRITING SOLUTIONS LTD

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DATED: 05/08/2024

ID:19

MMY&BCV1C 010615

## **CORONAVIRUS EXCLUSION**

This Insurance does not cover any claim in any way caused by or resulting from:

- a) Coronavirus disease (COVID-19);
- b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- c) any mutation or variation of SARS-CoV-2;
- d) any fear or threat of a), b) or c) above.

## **COMMUNICABLE DISEASE ENDORSEMENT**

1. Notwithstanding any other provision of this policy to the contrary, this policy does not insure any loss, damage, claim, cost, expense or other sum, directly or indirectly arising out of, attributable to, or occurring concurrently or in any sequence with a Communicable Disease or the fear or threat (whether actual or perceived) of a Communicable Disease.
2. For the purposes of this endorsement, loss, damage, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:
  - 2.1. for a Communicable Disease, or
  - 2.2. any property insured hereunder that is affected by such Communicable Disease
3. As used herein, a Communicable Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:
  - 3.1. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
  - 3.2. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
  - 3.3. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured hereunder.

Please note we are no longer able to offer cover for sole traders working on vessels in excess of £500,000 and we have reduced cover for this work as stated under section 4b of your schedule.

## **Warranties and Conditions Precedent and Innocent Misrepresentation/Nondisclosure**

With effect from the inception date of this Policy the following conditions are added to the General Conditions:

1 **No Warranties or Conditions Precedent**

No term in this Policy including where expressed as a Warranty or Condition Precedent shall be deemed a warranty or condition precedent such as to automatically discharge us from any liability upon its breach. We shall enforce any term that would otherwise be deemed a warranty or condition precedent as a policy condition only.

**Basis of the Policy Clauses**

Any provision in this Policy to the effect that a statement or statements made by or on behalf of the Insured (including but not limited to statements made in the Proposal Form and Declaration) form part of or are the basis of the Policy shall be of no effect.

2 General Condition – Condition Precedent and all references thereto are deleted.

3 The following is added to General Condition 4 Non-disclosure, Misrepresentation or Fraud:

but with respect to any misrepresentation or non-disclosure by any Insured in circumstances where we would be entitled to avoid or rescind the Policy, we waive our right to avoid or rescind the Policy in whole or in part, provided that:

4.6 such non-disclosure or misrepresentation was innocent and free from any fraudulent conduct or intent to deceive:

4.7 we shall be entitled to amend the terms conditions and premium for this Policy upon review of any information previously misrepresented or not disclosed to us: and

4.8 we shall be entitled to determine the effective date of any amendments in consequence of our exercising our rights under this Condition.

Subject otherwise to the terms conditions and exclusions of the Policy

# YACHT & BOAT CLUB POLICY

ID:19 Issue Date 05/08/2024

**POLICY NUMBER:** 08/202154  
**CLIENT NUMBER:** 38660

**POLICY ID** 60139

**AGENT:** Marsh Commercial

**INSURED:** Falcon Boat Club ( Secretary, Committee, Race Officers, Employees & Members )

## SECTION 1(A) – BUSINESS PROPERTY AT THE PREMISES

### THE PROPERTY INSURED

Item No	Description	R	Premises	Sum Insured
1	BUILDINGS			
1.1	Boathouse	R		£ 2,500,000
1.2				£ -
1.3				£ -
2	STOCK			
2.1	Stock other than specified stock			£ -
2.2	Specified Stock			£ -
2.2.1	Wines,spirits, tobacco, cigarettes			£ -
2.2.2	Other Consumables			£ -
2.2.3	Clothing			£ -
2.2.4	Pyrotechnics & Explosives			£ -
2.2.5	Food & drink in any deep freeze cabinet			£ -
2.2.6	Other (please describe)			£ -
3	COMPUTER & ELECTRONIC EQUIPMENT			£ -
4	BUSINESS EQUIPMENT and all other Contents including			£
	2243.00 for members' personal effects	R	A	£ 22,013
5	Lifting equipment and yard plant			£ -
6	MARINA INSTALLATIONS (piers, jetties, pontoons, moorings)			£ -
7	Sea Walls and slipways			£ -
8	Gaming Machines			£ -
9	Oil tanks and contents			£ -
10	Tenants' Improvements			£ -
11	OTHER ITEMS (please specify)			£ -
11.1				£ -
11.2				£ -
<b>TOTAL SUM INSURED FOR SECTION 1(A)</b>				<b>£ 2,522,013</b>

**EXCESS** (N.B. The Excess applicable to Subsidence is shown in the Policy wording or is as amended by endorsement) **£250.00**

### ENDORSEMENT 1 (SUBSIDENCE)

### NOT INCLUDED

#### STANDARD CLAUSES APPLICABLE (full wording stated in the Policy) Numbers: 3, 5, 8, 9, 11

1 Acts of Tenants	5 Designation	9 Temporary Removal
2 Additions	6 Index-Linking	10 Mortgagees & Lessors
3 Building Regulations	7.Rent	11 Non-invalidation
4 Day One Basis (Non-Adjustable]	8 Restoration of Sum Insured	

#### WARRANTIES APPLICABLE (full wording stated in the Policy) Numbers: 4, 7, 8, 11, 12, 15, 19

1 Buildings Inspection	8 Flammable Liquids & Liquid Petroleum Gases	14 Sprinkler Installations
2 Change of Occupation	9 Frying	15 Stillage
3 Daily Inspection	10 Intruder Alarm	16 Stillage (Basement)
4 Electric Circuit	11 Minimum Security Standard	17 Tenant
5 Fire Alarms (Automatic)	12 No Smoking	18 Unoccupancy
6 Fire Break Doors & Shutters	13 Portable Space Heaters	19 Waste
7 Fire Extinguishing Appliance		

### MEMORANDA

#### Flood Cover – Excluded

Cover in respect of damage caused by the escape of water from the normal confines of any natural or artificial watercourse, lake, reservoir, canal, dam or inundation from the sea is excluded under this policy.

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INSURED: Falcon Boat Club ( Secretary, Committee, Race Officers, Employees &amp; Members )

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## SECTION 2(A) – VESSELS & MARINE PROPERTY

### THE PROPERTY INSURED

Item	Description	Year Vessel	Cruising	Insured Value		Excess
		Built	Area	Any One Vessel	Total	
<b>1 Club Vessels</b>						
1.1	Schedule of vessels		B	£ 21,500	£ 363,446	£ 250
1.2						
1.3						
1.4						
1.5						
1.6						
<b>2 Club Outboard Engines</b>						
2.1						
2.2						
2.3						
<b>3 Club Trailers</b>						
3.1	1 x Rowing Trailer		B	£ 4,000	£ 4,000	£ 250
3.2	Kayak Trailer		B	£ 4,000	£ 4,000	£ 250
3.3	Rowing Second Trailer		B	£ 6,000	£ 6,000	£ 250
3.4	Canoe Trailer		B	£ 1,000	£ 1,000	£ 250
<b>4 Other Items</b>						
4.1	Cox Boxes/Oars/Rowing Blades/Jackets/Trailer			£ 30,200	£ 30,200	£ 250
				£ -	£ -	£ -
				£ -	£ -	£ -
				<b>INSURED VALUE TOTAL</b>	<b>£ 408,646</b>	

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**N.B.** The Excess applicable is to be deducted from each and every claim except in the case of actual or total loss

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**THIRD PARTY LIABILITY – LIMIT OF INDEMNITY:** £3,000,000

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**CRUISING AREAS**

- A** Inland non-tidal waters of the United Kingdom
- B** Inland and Coastal waters of the United Kingdom
- C** Elsewhere -

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**ENDORSEMENTS APPLICABLE (Full wording stated in the Policy) Numbers: 2, 4, 5, 6, 7, 9, 11**

1 War Risks	6 Additional Equipment	11 Taking Ashore
2 Transit	7 Rescue Boat	12 Vessel Moored Afloat
3 High Speed Clause	8 Member to Member	13 Single Handed Sailing
4 Racing Risks	9 Training School	14 Houseboats
5 Third Party Liability Only	10 Experienced Skipper & Crew	

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**MEMORANDA:**

**Renewal based upon schedule of vessels received from Agent**

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**ASSURED:** Falcon Boat Club ( Secretary, Committee, Race Officers, Employees & Members )

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## SCHEDULE TO SECTION 3(A) – BUSINESS INTERRUPTION

Item	Description	Sum Insured
1	Estimated Gross Revenue	£ 135,000
2	Additional Cost of Working	£ -
<b>TOTAL SUM INSURED FOR SECTION 3(A)</b>		<b>£ 135,000</b>

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**MAXIMUM INDEMNITY PERIOD** 36 Months

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**COVER:** As in Section: 1

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**COVER EXTENSIONS INCLUDED:**

1 Damage in Vicinity	5 Utilities (Telecommunication)
2 Prevention of Access	6 Utilities (Water)
3 Utilities (Electricity)	7 Notifiable Diseases
4 Utilities (Gas)	

Numbers: 2

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**MEMORANDA**

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## SCHEDULE TO SECTION 4(B) – PUBLIC LIABILITY including Boatyard Liability

PUBLIC LIABILITY	LIMIT OF OUR LIABILITY	<b>£3,000,000.00 any one event</b>
PRODUCTS LIABILITY	LIMIT OF OUR LIABILITY	<b>£3,000,000.00 all events happening in any one Period of Insurance</b>

Current total club membership Club Members Not Covered Under this Public Liability Insurance

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ESTIMATED ANNUAL TURNOVER (Café Takings) (Adjustable as per policy Special Condition 5)	£5,000
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### COVER EXTENSIONS

Liability incurred from the hire of Plant or Cranes under contracts on C.P.A. or similar terms Not Included

Liability assumed by agreements and contracts given or made by you Not Included

Power operated lifts, hoists and cranes operated at the premises or unlicensed road vehicles and mobile plant **Included**

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EXCESS IN RESPECT OF THIRD PARTY DAMAGE	£500.00
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### MEMORANDA

**ENDORSEMENT 1 (theft of craft/engines in custody) INCLUDED**

The following Exclusion is incorporated into Section 4B of this Policy:

3.28 We do not cover the liability of an Insured arising from theft or attempted theft of:

3.28.1 any trailer or craft kept thereon left in your care or custody unless either:

3.28.1.1 secured in a lock-fast building; or

3.28.1.2 the trailer is immobilized by a proprietary wheelclamp

3.28.2 outboard motors unless either:

3.28.2.1 from a locked place of storage; or

3.28.2.2 securely locked to the insured Vessel by an Anti-Theft Device in addition to its normal method of attachment.

Condition Precedent 7.3 is hereby deleted

1. It is a condition of this insurance that all estimates, tenders, indemnities, agreements, contracts and acceptances, whether verbal Business or in writing, given or issued by you, will incorporate or draw attention to the terms of business currently sponsored by British Marine, or such other terms of business as may be approved by us.

This section has been extended to include land based Public Liability cover for rowers that are not members of British Rowing, Club members and members of the general public – this insurance will only respond if there is not a more particular policy in place.