

In the event of a claim, please contact us as soon as possible

Whilst no-one wishes to experience any loss or damage to their boat or any liability to anyone else, but occasionally these things do happen. To ensure that your claim runs smoothly we ask for your assistance.

When loss or damage occurs you must act as if uninsured. This may seem unusual advice but in the event of any incident involving your vessel you must take all reasonable steps to minimise the damage.

This action can only be in the best interest of all parties and may include:

- first aid treatment to engines;
- reporting theft to the police and any other authority (e.g. marina);
- making the craft secure after a break-in; and
- making the craft weatherproof and watertight after damage.

While it does not necessarily follow that the costs of any such action will be fully covered by the terms of your insurance, it is in your own interest to take such action. Your local marina / boatyard may also be able to provide assistance.

If in doubt of which particular course of action to take following an incident, which might lead to a claim under your insurance, please telephone 029 2023 5756 as soon as possible for advice and assistance.

Third Party Claims

If the incident involves another person or another craft DO NOT admit liability or give any impression of acceptance of responsibility and DO NOT make any offer of payment. Please remember, that, in the heat of the moment, many things are said that can, in the light of subsequent evidence, be later regretted.

It is not necessary to disclose that you are insured (as with motor insurance). If you receive a claim form from another party (the third party) acknowledge the correspondence only and pass it to us immediately.

If you feel that the Third Party is responsible for the incident, and in order to preserve your position (and that of your insurer), it is necessary for you to write to the Third Party immediately, holding them liable for all costs involved (whether insured or not) and asking them for the name of their insurers. Copies of any such correspondence with any 'Third Party' should be kept and sent to us immediately. Any communications you receive about the incident should not be answered but sent to us immediately.

If in doubt of which particular course of action to take following an incident, which might lead to a claim under your insurance, please telephone us as soon as possible for advice and assistance on 029 2023 5756.

Claims Procedure

It is very important that we are immediately informed of any event that may lead to a claim under your insurance. We will forward a claim form to you for completion as soon as we are told of the incident. This should be returned to us, fully completed, as soon as possible.

When reporting a claim you will need to supply us with:

- Your name and policy number;
- The date of the incident that is giving rise to the claim;
- The details of the incident;
- The details of the damage, loss or injury that has occurred;
- Where the vessel is currently located or moored; and
- Any other information we may reasonably request.

We will ask you:

- to obtain estimates for repairing any damage; and/or
- to obtain quotations for the replacement of any items lost or destroyed.

Any estimates or quotations should be sent to us without delay. Insurers reserve the right to ask you to obtain alternative estimates. Insurers may instruct a surveyor to inspect and/or investigate. Except in an emergency or to prevent further damage, repair instructions should not be given without prior agreement. When you are satisfied with the repairs the invoice should be paid by you and the receipted invoices should then be forwarded to us.

Useful Information

Please remember that the repair contract is between you and the contractor. Any instructions regarding either repair or replacement must come from you - the owner. You must, however, seek our agreement in the first place.

Remember that your 'no claims bonus' is just that - a 'no claims' bonus and not a 'no blame' bonus.

The claim may be subject to deductions in addition to any policy excess and the clauses in the insurance should be read carefully so that you are fully aware of these (e.g. sails, covers and outboard engine.)

The above information is intended to provide some guidance should you have to submit a claim under your insurance. This information does not form part of any policy wording or give any indication of acceptance of liability by the underwriters.

This leaflet is for information purposes only. It is not intended to define legal terms nor is it intended to affect the interpretation of any policy issued.