

BAY MARINE INSURANCE CONSULTANTS LIMITED  
Claims Advice

**Claims Advice**

Whilst no-one wishes to experience any loss or damage to their boat nor any liability to anyone else – these things happen. To provide you with peace of mind and a feeling of security concerning your boat, you have taken out insurance. We aim to give that peace of mind and sense of security by providing an efficient and helpful claims service.

**To ensure that a claim runs smoothly we will need your assistance. We hope that you will take the time to read this claims information as it sets out some of your duties and responsibilities.**

**When loss or damage occurs act as if uninsured**

This may seem unusual advice but it is most important that, in the event of any accident involving your vessel you must take all reasonable steps to minimise the loss. This action can only be in the best interest of all parties and may include such steps as:

**first aid treatment to engines**

**reporting theft to the police and any other authority (i.e. marina)**

**making the craft secure after a break-in**

**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. Should you have any doubts as to what to do you should contact us on 029 2023 5756. Your local marina / boatyard may also be able to provide 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.

**Own Damage**

Take immediate action to safeguard and protect property from further damage or deterioration (this would certainly include taking first aid action in respect of machinery or electrical items).

Enlist help (professional if necessary) if immediately required to safeguard/protect craft and equipment. Try to agree a realistic charge or fee if a tow is required before acceptance.

Retain and look after all broken/torn/damaged items for inspection.

**Damaged by Third Party**

If racing, protest the Third Party if they did not accept a penalty. Obtain witness statements. Obtain details of boat / type / class / number / name / club and any witness details in addition details of helm and boat owner.

Road accidents – Obtain details of driver and insurer and any witnesses, or call the Police to the scene. If possible write down all the details and make a sketch of the site.

**Damage to Third Parties**

If a Third Party wishes to hold you liable for damage (alleged to be your fault) provide them with your insurers details, your name, policy number, boat type/class and boat name/number.

Do not make any admission of liability and do not make any offer of payment. It is not necessary to disclose that you are insured (as with motor insurance).

If you receive a claim from another party (the Third Party), acknowledge the correspondence and pass to us immediately.

## Theft/Vandalism

Any theft or malicious damage should be reported to the Police promptly.

- Keep a note of the Police Crime Reference Number.
- We will also need the serial numbers of any engines, tenders etc.
- Notify your club, local harbour master, etc. with full details of the theft/vandalism.

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. Should you have any doubts as to what you should do, contact us immediately for advice and assistance.

Your local marina may also be able to provide assistance.

## 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 whether or not you intend to make a formal claim. When reporting a claim you will need to supply us with the following information:

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

We will ask you :

1. to obtain estimates for repairing any damage and/or
2. to obtain quotations for the replacement of any items loss 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.)

**If in doubt as at any particular course of action 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.**

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.

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