

# Pleasure Craft

Application Form



Pleasure Craft Underwriting Agent for Aviva



# pleasure craft insurance

## New Features and Benefits

- New for Old cover available on craft up to 3 years in age
- The policy is on an all risks basis, written in Plain English
- No Claims Bonus of up to 25% after 5 consecutive claim-free years
- This No Claims Bonus is only reduced by 10% in the event of a claim
- Cover for damage to underwater machinery – i.e. propeller, rudder etc – for speedboats
- £2 million third party liability cover as standard
- Automatic cover for sailing craft whilst racing
- Full cover for damage to masts, sails and the like, (provided they are less than three years old)
- Cover for salvage costs, as well as sue and labour charges and removal of wreck
- Cover for physical loss or damage to vessels up to 9m in length whilst in transit
- Medical Expenses up to £1,000 per person, total of £5,000 per incident, automatically included
- Cover for your personal effects whilst on board the vessel can be included – simply tell us the value you need to insure

Your insurance adviser will be happy to arrange a quotation for you. The cost and terms may vary in individual circumstances, and will be subject to completion of the attached proposal form.

# pleasure craft application form

Please answer ALL questions in BLOCK CAPITALS

## Section A – Proposer's Details

Mr/Mrs/Miss	Surname	First Name(s)
Address		
		Postcode
Telephone No.		
Date Cover Required		

1 Occupation (in full)

2 Is the proposer aged between 18 and 65?

Insert YES or NO

(If NO, please state age)

3 Names of any joint owners


## Section B – Vessel Details

5 Vessel's Name

6 Manufacturer and Model/Type/Class of Vessel

7 Year Built

8 Length (overall)

9 Beam

10 Draft

11 Maximum Design Speed

12 Material of Hull (if wood state method of construction)

13 Date of Purchase

14 Purchase Price Paid  £

15 Was the vessel entirely professionally built?  
(If NO, please give details)

Insert YES or NO

16 Is the vessel a conversion?  
(If YES, please give details)

Insert YES or NO

17 If bottled gas is fitted does it conform to local safety standards?  
(If NO, please give details)

Insert YES or NO

18 Is the vessel fitted with inboard machinery and has a maximum design speed of design of 17 knots or more?  
If NO, please move on to Section C

Insert YES or NO

19 Is the vessel fitted with an automatic fire extinguishing system or one which has controls at the steering position in:  
(a) the engine room (or engine space)?

Insert YES or NO

(b) in the tank space?

Insert YES or NO

(If NO, Please give details of fire extinguishers carried)

(c) in the galley or galley area?

Insert YES or NO

(If NO, are a manual fire extinguisher and a fire blanket installed in an accessible position in the galley/galley area?)

## Section C – Machinery Details

20 Please provide the following information:

Make and Model of engine(s)	Year built	Type	H.P	Fuel	Serial No.
		Inboard/Outboard			
		Inboard/Outboard			
		Inboard/Outboard			

## Section D – Sums Insured

21 Please state the values you wish to insure for the following (vessels of 3 years or less should be insured for their current new purchase price, all other vessels and items should be insured for their current market value).

(a) Hull, Machinery, Gear and Equipment (including inboard)

£

(b) Tender/Dinghy

£

(c) Outboard Motor #1

£

(d) Outboard Motor #2

£

(e) Trailer/Trolley

£

(f) Personal Effects

£

TOTAL

£

## Section E – Use of Vessels

22 Please tick the cruising limits required:

(a) Inland Water of UK

(b) Inland & Coastal Waters of UK

(c) Inland & Coastal Waters of UK and Continental Waters between Brest and River Elbe

(d) Other (please specify)

23 (a) Please state permanent place of mooring

(b) Is this a marina berth?

Insert YES or NO

(If NO, Please give details)

(c) Will the vessel be laid-up?

Insert YES or NO

(If YES, please specify laid-up period, location and type of mooring)

24 Will the vessel be used entirely for Private Pleasure purposes?

Insert YES or NO

(If NO, Please give details)

25 Do you require cover whilst racing?

Insert YES or NO

(If racing please give details of type of racing you engage in)

26 Will the vessel be sailed single-handed other than in daylight hours?

Insert YES or NO

## Section F – Third Party Liabilities

27 Third Party Liability cover up to a limit of £2m is provided as standard under the Policy.

Do you require a higher limit of liability?

Insert YES or NO

If YES, what limit do you require?

£

28 Third Party Liability to and of water-skiers can be provided up to a limit of £1m, do you require this?

Insert YES or NO

## Section G – Experience and Claims

29 Please state your sailing experiences (and any qualifications held) as skipper and crew including type of cruising areas.

30 (a) What accidents have happened to, or been caused by, you and/or any of your vessels in the last 5 years?

(b) Please give date, nature and cost of any loss or damage.

31 Please state the amount of any No Claims Discount you are entitled to.

Note: Please enclose proof of this discount – it will not be returned to you.

32 Have you or anyone who has an interest in the vessel or who may use the vessel with your permission:

(a) ever been refused insurance or had any special terms imposed by any insurance company?

Insert YES or NO

(b) ever been convicted, or charged (but not yet tried), or been given a Police Caution in respect of any criminal offence?

Insert YES or NO

If the answer is YES, to (a) or (b) above please give details.

## Important – Disclosure

All material facts must be disclosed. Failure to do so could invalidate the policy. A material fact is one which is likely to influence an insurer in the acceptance and assessment of this application e.g. intended unoccupancy of the property or any criminal convictions (other than motor offences). If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details.

A specimen copy of the policy wording is available on request. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference. A copy of the completed application form will be supplied on request within a period of three months after its completion.

## Complaints Procedure

Aviva is a member of the Financial Ombudsman Service scheme for complaints from private policyholders, certain small businesses, charities and trusts. Should you have a complaint, please initially notify your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy booklet, or are available from your insurance adviser or from your usual Aviva contact. The complaints procedure does not affect your right to take legal action.

## Declaration

I/We understand the contents of this completed application and I/we declare that the information given is, to the best of my/our knowledge and belief correct and complete. I/We agree that the statements in this application shall form the basis of the contract between the insurer and myself/ourselves and if the risk is accepted I/we undertake to pay the premium when called upon to do so. I/We understand that my/our information may also be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. (If the vessel is owned by a company this application must be signed by a director of that Company)

Signature \_\_\_\_\_

Date \_\_\_\_\_

## ***Data Protection – Information Uses***

For the purposes of the Data Protection Act 1998, the Data Controller in relation to any personal data you supply is Aviva Insurance Limited.

## ***Insurance Administration***

Information you supply may be used for the purposes of insurance administration by the insurer, its associated companies and agents, by reinsurers and your intermediary. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for offering renewal, research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. In assessing any claims made, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

With limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

## ***Credit Searches and Accounting***

In assessing your application, the insurer may search files made available to it by credit reference agencies who may keep a record of that search. The insurer may also pass to credit reference agencies information it holds about you and your payment record. Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors or to prevent fraud.

The insurer may ask credit reference agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained. Where automatic credit scoring computations are used by the insurer, acceptance or rejection of your application will not depend only on the results of the credit scoring process.

## ***Sensitive Data***

In order to assess the terms of the insurance contract or administer claims which arise, the insurer may need to collect data which the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By

proceeding with this application you will signify your consent to such information being processed by the insurer or its agents.

## ***Marketing***

Aviva group and its agents may use your information to keep you informed by post, telephone, e-mail or other means about products and services which may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby DE1 1SB.

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

You should show these notices to anyone who has an interest in the insurance under the policy.

## ***Choice of Law applicable to this contract***

The law of England and Wales will apply to this contract unless:

- 1 You and the Insurer agree otherwise; or
- 2 At the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

Please return the completed proposal form to:-

Noble Marine (Underwriting Agencies) Ltd.  
Clinton House, Lombard Street, Newark, Notts NG24 1XB  
Tel: 01636 707606 Fax: 01636 707632

Pleasure Craft Underwriting Agent for



Underwritten by Aviva Insurance Limited Registered in Scotland No 2116 Registered Office Pitheavlis Perth Scotland PH2 0NH

**General Insurance** PO Box 6 Surrey Street Norwich NR1 3NS