

Commercial Craft Insurance Proposal form



YOU MUST GIVE TRUE AND FULL ANSWERS TO ALL THE QUESTIONS. IF YOU DO NOT DO SO YOUR INSURANCE COVER MAY NOT PROTECT YOU IN THE EVENT OF A CLAIM. Please answer questions in full (capitals please) using a ✓ where appropriate.

Owner(s) (Block letters please)

If company owned please state name and beneficial owner if different from below			
Mr/Mrs/Miss/Other (please specify)		Forenames	
Surname		Nationality	
Address			
Postcode		E-mail	
Telephone		Mobile	Date of birth
Occupation (note 'Director' or 'Manager' is NOT sufficient)			
Experience (a) in this type of craft			
(b) in craft generally			
Qualifications			
Details of owner(s) if different from above			
(Please give FULL details in space provided overleaf including particulars of any co-owners, if you are not the sole owner)			

Vessel

Name		Port of Registry	
Is the vessel: (a) a conversion		YES <input type="checkbox"/>	NO <input type="checkbox"/>
(b) amateur built		YES <input type="checkbox"/>	NO <input type="checkbox"/>
(c) amateur conversion of professionally built hull		YES <input type="checkbox"/>	NO <input type="checkbox"/>
Make/Builders name		Model	
Year built	Length	Beam	Material of hull
Registered gross tonnage	Price paid ¹ £		Date of purchase

Machinery

	Manufacturers name	Year built	H.P.
a) i) Inboard			
ii) Inboard/Outboard			
iii) Outboard			
b) Type of fuel used/source of power			
c) Maximum designed speed of vessel		knots/mph*	

Sum to be insured (If Third Party Only cover is required please move to the next Section)

	Price paid ¹	Date of purchase	Value to be insured (i.e. current market value) excluding licence and moorings ²
Hull, Machinery, Gear, Equipment			£
Tender/Dinghy			£
Outboard motor			£
Trailer			£
Other (specify)			£
Total sum to be insured			£

¹ The 'Price Paid' must EXCLUDE both money spent since purchase in improving the vessel and the licence and mooring. (FULL details of such expenditure must be provided if you wish that to be taken into account.)

² If the 'Value to be insured' is greater than the 'Price Paid' please provide details to justify that difference.

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Please confirm the use to which the vessel will be put

a) Charter Skipper	Proportion of time		
Angling	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Diving	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Sightseeing	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Passenger Ferry	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%

b) Commercial Fishing

Potting and Netting	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Mussel and Oystering	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Rod and Line	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Trawling	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%

c) Work Boat

Water Sampling	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Laying Moorings	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Surveys	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Towing	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Pilot Work	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%
Cargo Carrying	YES <input type="checkbox"/>	NO <input type="checkbox"/>	%

d) Other (Please specify details below or on a seperate sheet)

Other questions applicable to the vessel

What is the maximum number of persons, including skipper, instructed by the owner to work and/or assist with the operation of the insured vessel and who are receiving benefit in kind or financial reward?

Are these persons:	Employed e.g. PAYE*	YES <input type="checkbox"/>	NO <input type="checkbox"/>	Shared fisherman	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Other (please advise)						

*Please confirm the employees ERN (Employee reference number)

Details of moorings

Mooring Location
Type of Mooring
If the vessel is kept ashore please state where

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Operating Limits (Please state operating limits required)

Insurance history

State the number of years ‘no claims bonus’

Have you or any person who might use the vessel with your permission had an insurance or a renewal of an insurance on any vessel declined or special terms imposed?

YESNO

Have you or any person who might use the vessel with your permission had any accidents or losses in respect of any vessel within the last 5 years?

YESNO

Have you or any person who might use the vessel with your permission been charged with or convicted of any criminal offence (excluding traffic offences)?

YESNO

Is the vessel the subject of a mortgage or finance agreement?

YESNO

If the answer to any of the above questions is YES please provide FULL details below.

Additional information

Data protection

To consider your request for insurance cover or administer subsequent dealings in respect of your insurance we must process your personal data and where appropriate your ‘sensitive’ personal data and in doing this we will comply with the provisions of the Data Protection Act 1998.

Unless required by Law or as necessary to effect or administer your insurance none of your personal data (even if not ‘sensitive’) will be disclosed without your consent to any person or organisation, or used for any purpose.

The Data Controller is MS Amlin Underwriting Services Limited.

Declaration

Please ensure that you have taken care to answer all questions fully, honestly and to the best of your knowledge. If you do not understand the meaning of any question, or if you do not know the answer, it is important that you tell us. If you have volunteered information you must do so honestly and carefully.

Please note that failure to provide full and accurate information may invalidate your insurance cover and may result in all or part of a claim not being paid.

I declare that the answers are correct and complete in every respect to my knowledge and belief. I understand that if a policy is issued, the terms and premium shall be based on the information I have provided in this proposal form.

I further declare and agree that if this proposal form has been completed in the handwriting of any person other than the undersigned, such person is deemed to be the agent for the proposer for the purposes of completing this proposal.

Signed

Name

Date

The signing of this form does not bind the proposer to complete the insurance. A copy of the specimen wording will follow with a quotation or upon request. IMPORTANT: The proposer should keep a record (including copies of this proposal form and letters) of all information supplied to the underwriters for the purpose of entering into the contract. A copy of the completed proposal form will be supplied upon request.

Commercial Proposal form - notes

Ownership

Details of all owners must be given. If the policy is to be in a company name you must state the beneficial owner of the vessel.

Purchase price and insured value

Please make sure that the purchase price you state on the form is the amount you paid for the vessel and does not include any amount you intend to spend on her or any cost for the mooring or licence. The All-Risks policy is an agreed value insurance unless we have specifically endorsed it to be on a market value basis.

Outboard Motor value

Claims for outboard motors will be based on the current market value at the time of the loss or the sum shown in the certificate of insurance, whichever is less. Please therefore make sure that you bear this in mind when stating the value on the proposal form.

Personal belongings

Your own personal belongings are automatically covered up to £1,000; you can increase this amount if you wish by declaring it on the proposal form. Personal belongings would include items of a personal nature that you use specifically for the vessel that would not be sold with the vessel. Any single item with a value in excess of £350 must be declared so that underwriters can consider it.

Crew liability

For an additional premium, your policy can be extended to cover liability to crew, however this does not include crew who work under a contract of employment. If you are in any doubt as to whether your crew are employed or not you should seek professional advice.

“We strive to be the very best at what we do to maintain our long standing reputation as a trusted authority in boat insurance. With the commitment of our people we aim to continually provide unprecedented levels of service to help keep our policyholders safe on the water”.

John Macaulay
Managing Director

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