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Claims Advice Information

Claims Advice

Whilst no-one wishes to experience any loss or damage to their boat nor any liability to anybody 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 you 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 you will take time to read this section as it contains some useful guidance and 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 interests of all parties and may include such steps as:

- (a) first aid treatment to engines**
- (b) reporting theft to the police and any other authority (i.e. Marina etc.)**
- (c) making the craft secure after a break-in**
- (d) making a 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 **01656 784866**. Your local marina 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 the 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 from another party (the third party) acknowledge correspondence 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 insurers), 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 such correspondence with any "Third Party" should be kept and sent to us immediately.

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.

We may ask you:

(a) to obtain estimates for repairing any damage

and/or

(b) to obtain quotations for the replacement of any items lost or destroyed

Any estimates or quotations should be sent to us without delay. We 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.

POINTS

- 1 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.
- 2 Remember that your 'no claims bonus' is just that - a no *claim* bonus and not a no *blame* bonus.
- 3 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 motors).

If in doubt as to any particular course of action following an incident which might lead to a claim under your insurance, telephone **01656 784866** as soon as possible for advice and assistance.

While we aim to provide the highest standards of service, if you have any questions about the handling of a claim you should in the first instance contact the Claims Manager on **01656 784866**

HOW TO CONTACT US

Porthcawl Insurance Consultants (UK) Ltd

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PIC Helpline Mobile No: 07976 767630

E-mail: reception@porthcawl-insurance.co.uk

PIC Helpline provide this service to you to assist with initial advice in circumstances that are likely to give rise to a claim under your insurance. The service is available out of business hours via the above number from 17.00 to 22.00 hours (weekdays) and 08.00 hours to 22.00 hours (weekdays and bank holidays). You may leave a message after 22.00. Messages and any faxes will be regularly monitored and your call returned as soon as practical.

PIC HELPLINE

- shall not be liable for any delays or failures on the part of repairers, surveyors, engineers or other specialists to assist you or simply supply parts.
- shall not be liable for any damage or loss caused by repairers, surveyors, engineers or other specialists in the course of work carried out, or by the failure of any component supplied or delay in supply thereof.
- shall not be liable for any tax, duties or other legal obligations however arising from advice given.
- shall not be liable for the cost of any service suggested to you in consequence of a request for assistance. At all times you will contract directly with any repairers, surveyors, engineers or other specialists that provide a service or assistance. The costs of any such work or service shall be your responsibility at all times.

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



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Office opening hours

Our office hours are
9.00am to 6.00pm-Monday to Friday
(excluding Bank Holidays)
9.00am-12.00pm-Saturday & Sunday

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