



# PLEASURECRAFT PROPOSAL FORM

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**DUTY OF FAIR PRESENTATION**

1. Before this insurance contract is entered into, the Insured must make a fair presentation of the risk to the Insurer, in accordance with Section 3 of the Insurance Act 2015. In summary, the Insured must:
  - a. Disclose to the Insurer every material circumstance which the Insured knows or ought to know. Failing that, the Insured must give the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances. A matter is material if it would influence the judgement of a prudent insurer as to whether to accept the risk, or the terms of the insurance (including premium);
  - b. Make the disclosure in clause (1)(a) above in a reasonably clear and accessible way; and
  - c. Ensure that every material representation of fact is substantially correct, and that every material representation of expectation or belief is made in good faith.
  
2. For the purposes of clause (1)(a) above, the Insured is expected to know the following:
  - a. If the Insured is an individual, what is known to the individual and anybody who is responsible for arranging his or her insurance.
  - b. If the Insured is not an individual, what is known to anybody who is part of the Insured's senior management; or anybody who is responsible for arranging the Insured's insurance.
  - c. Whether the Insured is an individual or not, what should reasonably have been revealed by a reasonable search of information available to the Insured. The information may be held within the Insured's organisation, or by any third party (including but not limited to subsidiaries, affiliates, the broker, or any other person who will be covered under the insurance). If the Insured is insuring subsidiaries, affiliates or other parties, the Insurer expects that the Insured will have included them in its enquiries, and that the Insured will inform the Insurer if it has not done so. The reasonable search may be conducted by making enquiries or by any other means.

LMA9117

16 March 2016



**VESSEL**

19. Please state vessel details below:

Name	Make & Model
Type / Class	Hull material
Year built	Length
Beam	Draft
Serial Number	Thames tonnage
Port and Country of Registration	

20. a. Was the vessel professionally built and fitted out? Yes    No

- i. If "Yes", provide builder's name.
- ii. If professional fit-out separate from hull builder provide names of both
- iii. If an amateur fit-out of a professional hull answer "No", and provide name of hull builder and details of fit-out
- iv. If a completely amateur build answer "No", and provide full details

20. b. If the vessel has been converted since original build provide full details

21. State the number, type, make and location of any fire extinguishing appliances or alarms on board

Hand-held

Remote

Automatic

**ENGINES**

22. Inboard

Type	Make	Year	Horse Power	Serial Number	Fuel
Inboard					
Outboard 1					
Outboard 2					

**NOTE: Outboard serial number must be provided before theft cover can be given**

23. What is the maximum designed speed of the vessel with these engines fitted?

**DINGHY OR TENDER**

**IMPORTANT: Dinghies and Tenders are not insured unless they are permanently marked with the name of the parent vessel**

Type	Hull Material	Year	Engine Make	Horse Power	Serial Number*

**NOTE: Outboard serial number must be provided before theft cover can be given**

25. What is the maximum designed speed of the dinghy or tender with these engines fitted?

**USE AND MOORINGS**

26. Will the vessel be used for private pleasure purposes only? Yes    No

If "No", please provide full details of the intended use stating whether full or part time

27. Will the vessel be used as a houseboat? Yes    No

28. Will the vessel be used single-handed? Yes    No

If "Yes", please provide full details and state whether night passages will be undertaken

29. a. Will the vessel be used with a professional skipper? Yes    No

b. Will the vessel be used with a professional crew? Yes    No

If "Yes", to a. or b. please provide full details of names, ages, experience and whether permanent or seasonal policy

30. What cruising area is to be covered?

31. Is the vessel marina based? Yes    No

If "Yes", please state the location of the marina. If "No", please provide the exact location where the vessel is kept when in commission, stating whether ashore or afloat, what type of mooring and what security measures are taken.

32. When was the mooring laid and who laid it?

33. When was the mooring last inspected, who inspects it and how often do inspections take place?

34. When will the vessel be laid up? (please state day and month)

From: To:

35. Please state the exact location where the vessel will be laid up

**VALUES**

**NOTES**

- i. The 'Price paid' must exclude money spent since purchase in improving the vessel. You should provide full details on Additional Information page of such expenditure if you want it to be included in the value to be insured.
- ii. If the 'Value to be insured' is greater than the 'Price paid' please provide details on Additional Information page to justify the difference.
- iii. If you do not show a value against any item in the table it will not be insured.

36.	Price paid	Date of purchase	Value to be insured (i.e. current market value)
a. Hull, machinery and electronic equipment	£		£
b. Trailer and / or trolley	£		£
c. Dinghies, tenders or boats	£		£
d. Outboard 1	£		£
e. Outboard 2	£		£

f. Personal effects*	£	£
g. Other	£	£
h. Total Sum Insured	£	£

\*Please provide a list of all personal effects exceeding £250 in value that you wish to be covered

**ADDITIONAL COVER**

37. Third Party Liability (£3,000,000 is included), please indicate if an alternative limit is required £
38. Do you wish to include Water Skiing Liability? Yes No  
 (please indicate amount) £500,000 £1,000,000
39. Do you wish to include liability to persons towed on a ring or other inflatable toy (max 2 persons)? Yes No
40. Do you want cover for transit? Yes No
41. Do you want cover for masts, spars, sails and rigging while racing? Yes No  
 If "Yes", please state the:
- a. Replacement value of the rig £
- b. Type of racing

**GENERAL QUESTIONS**

Have you or any person who will be in charge of the vessel:

- |  |     |    |
|--|-----|----|
| a. ever had any insurance declined, cancelled or a refusal to renew any insurance or special terms imposed?  | Yes | No |
| b. ever been declared bankrupt?  | Yes | No |
| c. in the last six years, been the subject of any County Court Judgment and/or been cited in any unsatisfied court judgments (or the Scottish equivalent) and/or have any court judgments pending? | Yes | No |
| d. ever been convicted or charged (but not yet tried) with any criminal offence other than a motoring conviction?  | Yes | No |
| e. ever committed any offence to which has been admitted and for which an official police caution has been issued ?  | Yes | No |

**Note:**

**Convictions or cautions do not have to be declared if they have become spent under the Rehabilitation of Offenders Act 1974.**

**Reference to the Rehabilitation of Offenders Act 1974 is a reference to it as it is in force for the time being, taking into account any amendment, extension or re-enactment, and includes any subordinate legislation for the time being in force made under it.**

**If the answer to any question is “Yes” please provide full details on the ‘Additional Information’ sheet at the end of the proposal form.**

**CLAIMS HISTORY**

Have you or any person who will be in charge of the vessel suffered any accident or loss in the last 5 years in connection with any vessel owned or handled by you or them? Yes      No

**If the answer this question is “Yes” please provide full details on the ‘Additional Information’ sheet at the end of the proposal form.**

**DECLARATION**

I/we declare that I/we have made a fair presentation of the risk, by disclosing all material matters which I/we know or ought to know or, failing that, by giving the Insurer sufficient information to put a prudent insurer on notice that it needs to make further enquiries in order to reveal material circumstances.

Signature

Please print name

Date

Position

ADDITIONAL INFORMATION



