

Yachts and small crafts

Proposal form



Important please read carefully: YOUR DUTY OF DISCLOSURE

This proposal form is an important document. It includes questions, which are material to our assessment of the insurance risk for which you are proposing. A material fact is one which influences a reasonable and prudent insurer in accepting the risk or in assessing the premiums.

It is essential that you fully and properly answer the questions that we ask. It is not possible to prepare a proposal form which caters for every fact, which might be peculiar to you, but which would affect our assessment of the risk.

It is a legal requirement worldwide that anyone seeking a policy of insurance, must disclose any information that might influence the insurers in fixing the premium or determining whether to accept the risk. Under English law, failure to do so may entitle insurers to avoid cover from inception and to seek repayment of paid claims.

If you are aware of any fact which would affect or influence our assessment of the risk, then would you please let us have full

details on the back of the form under the heading 'Additional Information' or by separate advice. If you are in any doubt as to whether any information should be disclosed to us, you are requested either to let us have the relevant information or contact us for advice.

Completion of this proposal form does not bind us to give a quotation or accept any proposal in respect of your vessel.

Any indication of premium given by us is given in good faith but there will be no insurance contract between us until we have accepted your proposal and have advised you of the premium that we charge for insuring your vessel and you have accepted our quotation.

Please complete and return this form to:

Heath Lambert Group
FREEPOST WRR 675
LIVERPOOL
L3 5BR

STATUS DISCLOSURE

Heath Lambert Limited is authorised and regulated by the Financial Services Authority. Registered office: 133 Houndsditch EC3A 7AH. Registered No: 119129 England and Wales.

DATA PROTECTION

We are registered under the Data Protection Act 1988, ensuring all personal data is held and processed in accordance with the Act. Your personal data will be used for the purpose of quoting and providing the insurance contract you require. We may need to disclose this data to insurers and third party service providers for the purpose of fulfilling our contractual obligations.

IMPORTANT NOTICE

Any enquiry or complaint you may have regarding Heath Lambert or the service you have been given should be addressed to :

Mr David Silcock, Director
Heath Lambert Group
Orleans House, Edmund Street, Liverpool L3 9NG, United Kingdom
Tel: +44 (0)151 227 4321 Fax: +44 (0)151 227 4322
Email: dsilcock@heathlambert.com

If you remain dissatisfied with the final decision from Heath Lambert you may contact the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall London E14 9SR or Tel: 0845 080 1800 Fax: 0207 964 1001 Email: complaint.info@financial-ombudsman.org.uk. You may be entitled to compensation. The Ombudsman will only consider your complaint if you have a final decision from Heath Lambert.

PROPOSAL FORM FOR PLEASURE CRAFT INSURANCE

IF THE VESSEL IS OWNED BY MORE THAN ONE PERSON, A SEPARATE PROPOSAL FORM MUST BE COMPLETED BY EACH PART OWNER. PLEASE COMPLETE THIS FORM IN BLOCK CAPITALS.

DETAILS OF PROPOSER

1. (a) Surname:	(b) First name:
2. Date of birth:	
3. Address of permanent or main residence:	
Post Code:	
4. Daytime telephone no:	5. Email address:
6. Occupation(s): <i>'Company Director' is not sufficient. If you are employed as a company director you must state the precise nature of the company's business. If you have more than one occupation, state each one.</i>	
7. (a) Name of present insurers:	(b) Current levels of no claims bonus:
8. Give details of length and nature of boating experience and qualifications of yourself or any other person who will be in charge of the vessel:	
9. Have you had any accidents or losses within the last five years in connection with any vessel owned or handled by you or any other person who will be in charge of the vessel? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details including year, amounts paid and the name of insurers involved:	
10. Have you or any other person who will be in charge of the vessel ever been charged with or convicted of any offence of dishonesty or any other offence which might affect the assessment of the risk? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details: <i>Other such offences include offences involving drugs, drunkenness, criminal damage to property, serious driving offences and serious injury to the person. This list is not intended to include all relevant offences. If you are in doubt about a particular offence you should declare it.</i>	
11. Have you or any other person who will be in charge of the vessel been declared bankrupt? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give details:	
12. Have you ever had insurance for any vessel declined, cancelled or offered for renewal only at an increased rate? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give full details including the name of the insurers involved:	
13. Is your vessel subject to a marine mortgage? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, give the name and address of the mortgage company to be noted on the policy:	
14. Date of purchase/acquired:	
15. Price paid or other consideration provided: <i>If it was a gift, exchange, inheritance, etc., please provide full details. Price paid is the basic purchase price of the vessel and does not include any additional cost of equipment, refurbishment, restoration or repairs.</i>	
16. If you are not the owner of the vessel, state your interest in the vessel:	

DETAILS OF THE VESSEL

17. Name:	
18. Port of registry:	Registration no.:
<i>It is essential to complete the above in order to ensure correct premium tax application.</i>	
19. Hull identification no.:	20. Type/Model:
21. Year of build:	22. Material of hull:
23. Length of OA:	
24. Was the vessel wholly built and fitted out by professional boat builders? Yes <input type="checkbox"/> No <input type="checkbox"/>	
(a) If yes, give the name of the builders:	
(b) If no, give details of how and by whom the vessel was built and/or fitted out:	

25. Has the vessel ever been converted? Yes No If yes, give full details:

26. Is gas used onboard? Yes No

If there is gas onboard your vessel the gas installation must comply with the following for cover to apply:

- (a) the installation and tubing must be to the approved British or European standard and other recommendation,
- (b) gas containers must be secured against movement
- (c) gas lockers must be properly vented to the exterior of the vessel.

27. Fire extinguisher(s): please state:

	Quantity	Make	Location
Handheld			
Remote			
Automatic			

If your vessel has inboard engine(s) and is capable of exceeding 17knts/20mph under power, insurers will not cover fire or explosion unless it is fitted within the engine room or engine space and [where design allows] the tank space with a fire extinguishing system which operates automatically or is operable from the steering position and which is properly installed and maintained in efficient working order; and manually operated fire extinguishers and a fire blanket in the galley.

DETAILS OF MACHINERY

28. (a) Inboard(s)	No. of engines:	Fuel:
Make:	Year:	
Horsepower:	Serial no:	
28. (b) Outboards	No. of engines:	
Make:	Year:	
Horsepower:	Serial no.:	
28. (c) Please confirm propulsion system for main vessel: Stern: <input type="checkbox"/> Shafts: <input type="checkbox"/> Outboard: <input type="checkbox"/> Surface: <input type="checkbox"/> Jet: <input type="checkbox"/> Other: <input type="checkbox"/> <i>Please give details of surface, jet drives or other types of propulsion systems in the additional information box on the last page of this proposal form.</i>		
29. Please state the maximum designed speed of: Main vessel:		Tender/PWC:

DETAILS OF DINGHY/TENDER/PERSONAL WATERCRAFT

30. For each dinghy, tender or personal watercraft onboard please state:

(a) Type:	(b) Age:
(c) Material of hull: (dinghies/tenders)	(d) Serial no.: (PWCs)

Insurers will not cover theft of tender, dinghy or personal watercraft unless they are clearly marked with the name of the parent vessel or other unique marking.

DETAILS OF USE

31. Will the vessel be used for private pleasure purposes only? Yes No If no, give full details of the intended use:

You must tell us if you are going to charter or hire out your vessel, for however short a period, or use her for demonstration, teaching, promotion or for any purpose other than the private enjoyment of the proposer(s) and friends.

32. Will you use the vessel single-handedly or permit anyone else to do so? Yes No If yes, give full details:

Generally insurers do not allow single-handed sailing at night. If you wish to sail your vessel single-handedly at night you should advise us and the insurers will consider your request for which they may require further information.

33. Cruising area:

34. What date do you want the insurance to start?

35. (a) State the place the vessel will usually be kept whilst in commission:

(b) Is this a marina berth? Yes No

36. (a) State the place where the vessel will be kept while laid up:

(b) Is this ashore, afloat or a mud berth?

37. State the period during which the vessel will be laid up: Date to: _____ Date from: _____
These dates will be stated on the policy schedule. It is important that prior notice is given to insurers of any proposed change and insurers' written agreement is obtained, as a failure to do so may invalidate your insurance.

38. Will the vessel be used as a houseboat while laid up? Yes No
The vessel will be deemed to be used as a houseboat if during the period of lay-up any person sleeps on it for more than two nights in succession or for more than four nights in any four week period.

DETAILS OF ADDITIONAL COVER

39. What cover do you want against liability to third parties? State amount: £ 3,000,000 other amount £ _____
Most policies include £ 3,000,000 liability automatically, there will be no reduction in premium if you request a lower amount.

40. Do you want cover against liability to and of water-skiers and users of inflatable 'toys', ringos etc. being towed by your vessel, dinghy or tender? Yes No If yes, state amount required: £1,000,000 £2,000,000

41. Do you want cover for road transit? Yes No
 If yes and your vessel is over 30ft/9.1m in length overall, please give details of journeys being undertaken:

42. Do you use the vessel for racing? Yes No If yes, what type of racing?

For SAILING BOATS only – The policy covers the vessel and third party liability whilst the vessel is racing. The policy does not cover physical loss of or damage to the mast, spars, sails and rigging whilst racing unless caused by stranding, sinking, fire or impact between the vessel and any external substance (ice included but not water) unless a specific endorsement is shown on your policy schedule.

If you wish to cover mast, spars, sails and rigging whilst racing advise replacement value: £ _____

VALUES

43. Present market value of:

(a) Hull, machinery and equipment: £ _____	(d) Trailer/trolley £ _____
(b) Dinghies / boats and personal watercraft: £ _____	(e) Life raft £ _____
(c) Outboard motor(s) £ _____	(f) Personal effects £ _____
£ _____	<i>Please provide a list of all personal effects valued £200 or greater.</i>
TOTAL SUM INSURED	£ _____

PREMIUM PAYMENT

You may pay for your premium in three different ways:

(a) Credit or Debit card (we cannot accept American Express)

Card number:

Valid from: Valid to: Issue number: (Debit card only)

Security number: Please turn your card over, you will see a 7 digit number on the signature strip. Please write the last 3 digits in these boxes.

(b) Cheque - made payable to Heath Lambert Limited
 (c) Bank Transfer - please contact us for our bank account details

I hereby declare that the above answers are, to the best of my knowledge and belief, true and correct:

Signed: _____ Date: _____

The proposal form must be signed by the person proposing for insurance. If the proposer is a company it must be signed by a director or the secretary of the company. If the proposer is not the owner of the vessel he/she must state the interest in the vessel and in what capacity he/she is signing the form.

ADDITIONAL INFORMATION