



Third Party Insurance for Boat Owners

Basic Boat Liability Company
(a trading division of Howe Maxted Group Ltd.)

Tel: 08707 870030
www.basic-boat.com



Basic Boat Liability Proposal Form

Material Facts

It is important that you should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met.

If you are in any doubt about whether a fact is material, you should disclose it. You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract.

If you would like to request a policy document, please call us and we will arrange for this to be sent to you. The information supplied to us by you may be held on computer and passed to other insurers for underwriting and claims purposes.

Fraud Prevention, Detection & Claims History – 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; 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 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; Undertake credit searches and additional fraud searches. We can supply on request further details of the databases we access or contribute to.

Claims History – Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Governing Law

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. Unless agreed otherwise, we will communicate to you in English.

Cancellation Rights

If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to Basic Boat Liability Company together with the Certificate of Insurance using the contact details provided on the covering letter within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £35 (including insurance premium tax). The balance of the premium will be returned to you. If you cancel your policy later than 14 days from receiving it we will not refund any premium to you.

Royal & SunAlliance Plc. holds your details in accordance with the Data Protection Act 1998. In order to administer claims, which relate to any incidences that have occurred during any foreign trips you may make, Royal & SunAlliance Plc may share personal data provided to us with other companies within the Royal & SunAlliance Group and with business partners, including overseas companies. If we do transfer your information, we make sure that it has the same level of protection that it has with us under all relevant legislation within the UK.

Basic Boat Liability Proposal Form

To arrange cover, simply complete the application below. However, if the craft is jointly owned then one owner only must be nominated to receive correspondence. It is this nominated owner who must complete the application. Details of other owners can be recorded in the space at the back of the form marked "Additional Information". The Declaration below is signed on behalf of all owners.

About You (BLOCKCAPITALS)

1. Mr Mrs Miss Ms Other

2. Surname

3. First names(s)

4. Address

Postcode

5. Tel No. Home

Tel No. Work

Email

6. Date of Birth

7. Cover requested From for Date / /
12 months (minimum)

(Cannot be earlier than the date of receipt in our office)

No cover will be in force until your application is accepted in this office and your premium paid.

About your craft

Craft categories – Max length 60ft – Narrowboats 75ft

Category	Craft Description
1	Craft up to 17 knots based and used solely on UK non tidal waters including interconnecting tidal stretches for direct access to inland navigation systems, inland lakes and reservoirs.
2	Craft over 17 knots based solely on UK non tidal waters including interconnecting tidal stretches for direct access to inland navigation systems, including lakes and reservoirs. OR Craft up to 17 knots based and used solely on UK inland or coastal waters up to 12 nautical miles from the coast.
3	Any craft over 17 knots based and used on UK inland or coastal waters up to 12 nautical miles from the coast. OR Any craft to be used on European inland or European coastal waters.** **European means inland and coastal waters of the continent of Europe (including the Channel Islands and the Isle of Man) between the River Elbe and the Port of Brest but in no circumstances south of 46 degrees north or east of 10 degrees east.

8. Please tick the category of cover you require.

A definition of each category is shown above.

Changes to category after Policy issue will incur a £15.00 charge.

Category	Tick cover	Standard market premium	RYA/IWA members premium
1	<input type="radio"/>	£69.00	£62.10*
2	<input type="radio"/>	£79.00	£71.10*
3	<input type="radio"/>	£89.00	£80.10*

*If you are paying RYA/IWA Members Premiums you must enter your personal RYA/IWA Membership No. here



Additional cover

9. If you require cover for racing (under sail only) please tick box.

This cover is ONLY available if Craft Category 3 has been selected. Racing cover will only apply to local club, cruising association events and rallies and cannot be extended to other events. Please ring if you need guidance.

All prices are inclusive of Insurance Premium Tax where applicable.

How to pay

Please tick your chosen method of payment

Cheque (made payable to Basic Boat Liability Co)

Mastercard Visa

Maestro/Solo – enter Issue Number

Card Number (if Maestro, enter the full 18 digit number on the centre of the card)

Valid From

Expiry Date

Name on Card

Security code (last 3 digits on the back of your card)

Signature of Card Holder

