

BOAT INSURANCE - PROPOSAL FORM

You are under a duty to disclose all facts that are likely to influence the acceptance of your proposal. Failure to do so may prejudice the settlement of any claim or invalidate your policy. The insurance cover you have selected will not be in force until this proposal has been accepted by the Insurance Company you select to insure this boat.

PERSONAL INFORMATION

Title Name Surname

Date of Birth ID/Passport No.

Address (including postcode)

Landline No. Mobile No.

Email address Occupation

Boating Qualifications Sailing Experience Years

What type of vessels did you navigate to gain such experience?

Are you the sole owner of the craft? Yes No Are you the sole regular user of the craft? Yes No
 If No, give details of other co-owners: If No, give full name, date of birth and ID No. of regular user:

Do you or the regular user have a Malta Maritime Authority nautical license? Yes No
 If you have other qualifications, state which:

To the best of your knowledge and belief have you or any person permitted to use the craft:

- had any insurance on any craft cancelled or refused or had any special conditions imposed? Yes No
- ever been convicted or are currently being prosecuted of any offence? Yes No
- had any loss, accident or claim during the last 5 years in connection with any watercraft? Yes No
- entitled to a No Claim Bonus under a previous insurance policy? Yes No

If the answer to any of these questions is Yes, please provide full details:

BOAT DETAILS

Name Reg. No. Type / class

Year of Build Date Purchased Price Paid

Overall Length Breadth Draught

Material of Hull Professionally Built? Yes No Builder

No. of Berths Max No. of Pass. Flag/Port of Registry

No. & Make of Engines Engine(s) Year of Build

H.P. each Engine Type of Fuel Max. Designed Speed Single or Dual Prop

Date of last condition report
If the boat is amateur built or older than 15 years, attach a condition / value report.

Has the boat ever been damaged? Yes No
 If Yes, please give details:

State make, type, number and location of fire extinguishers / automatic fire extinguishing system:

Is bottled gas fitted? Yes No If Yes, is copper delivery tubing used? Yes No

Is the boat fitted with an intruder alarm? Yes No

Is the boat used for other than private and pleasure purposes? Yes No
 If Yes, please give details:

Is the boat used for racing? Yes No
 If Yes, please give details of races and frequency:

Will the boat be used outside Maltese Coastal Waters for more than 30 days? Yes No

Will the boat be used for singlehanded cruising? Yes No

TENDER / DINGHY DETAILS

Make (Tender) Type / Model

Hull Material Year Built

Make (Outboard Engine) Year of Manufacture

H.P. Serial No.

Max Designed Speed

Is the tender/dingy used for skiing? Yes No

VALUES TO BE INSURED (current market value including VAT, taxes and any duties unless recoverable).

Hull including inboard or outboard engine(s), Gear Equipment € Navigational & Communication Equipment €
Please supply detailed list of all items over €500

Liferaft(s) € Trailer € Personal Effects €

Tender(s)/Dinghy(ies) € Outboard Engine(s) € Total Sum Insured €

MOORING INFORMATION

Where is the boat normally moored when "in commission" (permanent place of mooring)?

If the boat is pulled ashore and placed in a securley locked garage after use throughout the "in commission" period, state the address of the garage:

Otherwise, location where the boat is laid-up

Nature of supervision during the laid-up period:

Laid-up Period: From

to

INSURANCE COVER

Cover Required: Full Cover Third Party Liability Only Third Party Limit: €250,000 €600,000 Other

What is the cruising area required? Maltese territorial waters Other:

Is the liability to/of water skiers required? Yes No

Is cover for sails, masts, spars etc. while racing required? Yes No

If Yes, total replacement value of sails, masts, spars and rigging:

€

Is cover for the maiden voyage required? Yes No If Yes, give details of the voyage:

DISCLOSURE

The insurance will not be valid if you know of any fact which might affect the way the insurer assesses the proposal or affects whether the insurer accepts it, and you do not tell us about it.

If the proposal form is being completed by someone else on your behalf please ensure that details on the form accurately reflect what you have said. Some or all the information you supply in connection with this insurance will be held by the Insurance Company and may be passed to other Insurance Companies and Insurance Associations for underwriting and claim handling purposes.

I declare that to the best of my knowledge and belief that the statements made by me are true and complete and that nothing materially affecting the risk has been concealed by me. I agree that this proposal form shall be incorporated in and taken as the basis of the proposed contract between me and the Insurance Company selected.

APPOINTMENT & CONSENT

This confirms that with immediate effect I have appointed FirstUnited Insurance Brokers Ltd to act as my Insurance Broker within the scope of the Insurance Brokers and Other Intermediaries Act (Act XII of 2006).

The submission of this form does not bind you to complete the insurance and this insurance will not commence until this proposal has been accepted by the Insurance Company or Insurance Agent with whom such business has been placed, following your acceptance of the premium quoted and consent to proceed.

Accordingly, I authorise you to insure this pleasure craft with any Insurance Company or Agency duly authorised to write such business. I also request that you assist me in the placement and ensuing administration of the insurance cover(s) and of any valid claim(s) that I may lodge in the course of your appointment.

I request that any insurance supplier provides you with assistance and information as may be required, including information of any claims notified before or after this appointment. I also authorise you to collect outstanding claim proceeds due to me. In addition, this appointment provides my consent for the processing of personal or corporate data by FirstUnited Insurance Brokers Ltd or its authorised personnel, or any authorised insurer or insurance intermediary or surveyor or loss adjuster provided that this processing complies with the Data Protection Act 2001.

I authorise you to keep me informed by mail or by other electronic means, of your products and services, which you consider might be of interest to me. Should I wish to revoke this consent I will inform you accordingly. This appointment will remain valid until I advise you otherwise.

I confirm that I have read and that I agree to the [Disclosure](#) and the [Appointment & Consent](#) declarations above.

Signature

Date



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SUMMARY OF COVER PROVIDED - THE POLICY COVER

1. Loss or damage to the vessel

The vessel is covered whilst in-commission anywhere within the Maltese Territorial Waters and whilst laid up at a location agreed with the insurer.

The policy provides for:

- Loss or damage to the vessel, machinery and equipment caused by external accidental means including theft of a vessel. Theft of equipment, personal effects or special equipment following forcible entry, theft of outboard motors and theft of trailers or trolleys or any vessel on them if fitted with an anti-theft device and immobilised or placed in locked premises.
- Transit by road within the Maltese Islands, excluding scratching, denting or bruising.
- Loss or damage to outboard motors through dropping or falling overboard.
- Loss or damage to oars and sculls, wet suits, water-skis and tow ropes if following an accident to the vessel or theft by forcible means.
- Emergency or salvage charges necessarily incurred in the safeguarding or recovery of the vessel.

2. Liabilities

The policy covers your legal liability arising from your interest in the vessel for accidents happening on and about the vessel up to an amount of €600,000.

3. Personal Accident

The policy covers you and/or your immediate family for bodily injury or death whilst embarking, disembarking or whilst on board the vessel up to a limit of €12,000 each, including Medical Expenses up to €600 if you and/or your immediate family are injured in an accident involving the vessel.

No Claims bonus

A No Claims Bonus rising up to 25% will be allowed on renewal of annual policies.

Principal Exclusions

- Wear and tear, depreciation, deterioration or damage caused by vermin, insects or fungus.
- Latent defect, faulty design or construction.
- Sails, masts, spars and attached fittings, standing and running rigging whilst racing - unless declared and agreed.
- Loss or damage caused by war, strikes, riot and civil commotion.
- Any liability arising from accident whilst the vessel is being moved or transported.

Special Conditions and Excluded Risks

If the vessel is fitted with inboard machinery there is no cover for fire or explosion, unless the vessel is fitted with a remote controlled or automatic fire extinguishing system in the galley and engine area.

A limit of €2,500 is applicable in respect of loss or damage to the ruder, propeller, strut, shaft, motor, electrical machinery or batteries and their connections, caused by the vessel striking a submerged object whilst underway.

Important

This Summary of Cover should only serve as a guide. The insurance cover is defined in precise terms in the policy which is a legal contract. A specimen policy may be furnished upon request.