

YACHT & MOTORBOAT INSURANCE - Damage Claim Form

(Before completing this claim form, please read the information on page 4)

Please complete all shaded areas. After reading the declaration please sign and date the form and return it to the address below: -
Topsail Insurance Limited, 4-6 Octagon Offices, Waterfront, Brighton Marina, Brighton, East Sussex, BN2 5WB

Alternatively email it to enquiries@topsailinsurance.com

INSUREDS DETAILS		Certificate No. (if applicable)	
Insured:		Telephone No.	
Address:		Mobile No.	
		E-mail address.	
Contact Details: (If different from above)		Telephone No.	
		Mobile No.	
		E-mail address	

Vessel name:		Value of Insured Vessel and accessories	
Vessel Type:		Value of outboard motors	
Policy Excess:		Ships boats and tenders	
Reduced Item Excess:		Value of trailer	
Mooring:		Personal effects	
		TOTAL VALUE INSURED	

DETAILS OF INCIDENT			
Date:		Time:	
		Location:	
Speed of vessel through the water:		Direction and speed of current:	
When was vessel last inspected prior to loss?		Was the vessel fully fitted out?	
Circumstances:			

DAMAGE TO YOUR VESSEL:	Please describe the damage below:

REPAIRS TO YOUR VESSEL:

Where is the vessel and in who's' charge? Give Name, Address and Telephone No.

[Redacted area for vessel location and contact information]

Have you obtained an estimate for repairs? **Yes/No** If so, from whom? [Redacted]

Amount £ [Redacted] Please forward an estimate as soon as possible, or enclose with this form.

CREW:

Who was in charge of your vessel at the time the incident occurred? Give name, address, occupation, particulars of qualifications held and experience in handling craft.

[Redacted area for crew details]

Give details of all other crew carried including owner or skipper:

[Redacted area for other crew details]

RACING: If the incident took place whilst the craft was subject to the racing rules please complete the following;

Was a protest made? **Yes/No** If so, to whom? [Redacted]

With what result? (if available, attach a copy of the protest findings)

[Redacted area for protest details]

If no protest was made, please give an explanation for this decision.

[Redacted area for explanation]

DAMAGE TO THIRD PARTIES: (Persons or property)

Details of damage or injury:

[Redacted area for damage details]

Have any claims been made against you? [Redacted] If so, state amount £ [Redacted]

Note: If a claim has been received from a third party the same should be merely acknowledged, stating the matter is receiving attention. DO NOT DISCLOSE the fact that insurance exists and DO NOT ADMIT LIABILITY or make any offer of payment.

N.B. All **communications** from third parties should be forwarded **immediately** to the company for attention.

WITNESSES: Give names and addresses – **It is important that these should be obtained**

Passengers in vessel:

[Redacted area for passenger witness details]

Independent witnesses:

[Redacted area for independent witness details]

Our aim is to handle claims as simply and sympathetically as possible in an effort to ensure your total satisfaction. These notes are designed to help you should you have to make a claim.

- 1 In the unfortunate event of damage or loss being sustained you should report the circumstances as soon as possible to your insurance advisor, or to us. Include the amount that is likely to be involved and whether the claim is likely to be enhanced by delay e.g. where machinery, electrics, furnishings etc. have been flooded by sea water. Any theft or malicious damage should be reported promptly to the Police and the Crime Number noted.

PLEASE NOTE

- that if the damage is likely to be enhanced by delay you are required to take **immediate steps** to protect your property or minimise any damage. Please act as if you were not insured, and advise us of the action you have taken as soon as possible after the occurrence.
 - that you have to show the damage or loss sustained is caused by one of the risks covered by the policy, and that the cost of repairs/replacements is reasonable.
 - that you are responsible for making all arrangements for recovering/repairing your Craft, and paying the firms concerned. Only you can give instructions for anything to be done. Where we instruct a surveyor he will assist whenever possible by putting you in touch with boatyards, repairers or suppliers so that you can obtain estimates.
 - that if the accident has resulted in personal injury or damage to property of Third Parties **do not admit liability** or instruct Lawyers (completing penalty forms and expressing normal concern will not prejudice your position). Please forward full details to us as soon as possible after the occurrence. It is important to obtain names and addresses of independent witnesses whenever possible.
 - that if towage or salvage services are essential to protect the insured craft from serious damage try to agree a realistic set fee before acceptance, if this is possible. If not you should agree to or request a Lloyds Standard Form of Salvage Agreement. Remember we will not be able to reimburse the cost of towage or salvage services unless these were incurred in preventing or minimising a loss by an insured peril.
- 2 On receiving this report we will send an acknowledgement quoting the claim number, which should be used in future communications with us. If we decide to instruct a Surveyor to inspect the damage or investigate the loss we will give his name, address and telephone number to your broker or yourself and normally ask the Surveyor to contact you.
 - 3 You should fully complete the relevant sections of this claim form and return it to us as soon as possible, with a detailed estimate if available. The return of the claim form should not be delayed whilst you await an estimate as the claim can be registered in the meantime. This ensures minimum delay once the estimate arrives. Where you were not present when the loss occurred tell us what you believe to be the most likely cause and why.
 - 4 When we have had an opportunity to examine your claim form and the estimate, with the Surveyor's report if applicable, we will write to you giving our views on your claim and the estimate. We would point out that if the costs are more than £1,000 we will normally require at least one other estimate and you or your representative will be asked to obtain this. We will normally approve the lowest estimate unless there is a good reason not to. When we give our approval to an estimate you may give instructions to the repairers to proceed or the suppliers to supply.
 - 5 When the repairs have been completed, or the replacements supplied to your satisfaction, the receipted invoice/s should be submitted to us. We will then arrange reimbursement in accordance with the policy conditions. Where you have not paid the invoice we will send you a cheque payable to the repairers / suppliers for you to hand over to them. If you would prefer us to arrange the payment of our contribution directly to the repairers or suppliers this can be arranged on our receiving a written request from you. We would point out that a direct payment does not make us a party to a repair or supply contract.