

WESTFIELD SUB AQUA & MARINE INSURANCE SERVICES LTD

PLEASURE CRAFT INSURANCE

This insurance is underwritten by Tokio Marine HCC in accordance with the authority granted to Westfield Sub Aqua & Marine Insurance Services Ltd. under the terms of the binding authority contract numbered M23B6050A000 through a master binding arrangement managed by Marine & leisure @Geo Specialty Marine & leisure @Geo specialty is a trading name of Geo Underwriting Services Limited. Geo Underwriting Services Ltd are authorised and regulated by the Financial Conduct Authority No. 308400. Registered in England and Wales No. 4070987.

Tokio Marine HCC is a trading name of HCC International Insurance Company PLC which is a member of the Tokio Marine HCC Group of companies. HCC International Company PLC is authorised by the Prudential Regulation Authority (PRA) and regulated the UK Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Registered in England and Wales No. 01575839 and registered office at 1 Aldgate, London, EC3N 1RE.

Underwriters will provide Insurance to the insured during the period of insurance. It is agreed that this schedule forms the legal document which gives evidence of and forms part of the contract between the insured and the underwriters until the expiry of the insurance or unless and until replaced by any subsequent schedule or policy endorsement. This schedule must be read in conjunction with your policy booklet.

SCHEDULE ATTACHING TO AND FORMING PART OF POLICY NUMBER: M23B6050A000/WSAS78149

POLICYHOLDER: In Depth Dive Club SAA 1170
PERIOD OF INSURANCE: 09/06/2023 TO 09/06/2024, Both days inclusive.
NAME OF CRAFT: Deep Blue

Insured Property: (Market Values)		If Engine Values are £0 Then Value is included in total):	
Make:	Humber	Engine 1: 115hp	£3500
Model:	Rib	Engine 2: hp	£0
Year Built:	01/10/1999	Engine 3: hp	£0
Hull & Fittings:	£4000	Boat Equipment:	£1000
Trailer;	£1500	Personal Effects: (Excluding Diving Gear)	£0
		Total:	£10000

Liability to Third Parties Parties Limit: £ 3 000 000 for any one accident

Liability to and of Water Skiers Limit: £1 000 000

CRUISING LIMITS: Non-tidal waters of the United Kingdom, inland tidal waters and Coastal Waters of the United Kingdom including waters between two points in the United Kingdom which enables travel by the most direct route even though this route may be outside of the 20 mile limit. This does not include travel between Great Britain and either the Isle of Man, Northern Ireland or the Channel Islands.

SPECIAL CONDITIONS: Speedboats: Speedboat Clauses (Endorsement 7) will apply to all craft with a speed of more than 17 knots with the power unit that is installed.

POLICY SECTIONS: (1, 2, 3, 4, 5, 6, 7, 8, 9)

ENDORSEMENTS THAT APPLY: (1, 2, 3, 4, 7, 26,)

If endorsement 2 and/or 3 applies, this policy will allow the use of the craft at night, so long as the helmsman holds the required boat handling certificate for night cruising. This policy will also insure your boat while it is left on a temporary mooring for a weekend or the duration of a holiday. The mooring must be within a harbour or marina unless we agree otherwise. You must take all removable equipment away from your boat while it is on the mooring.

PROTECTED NO CLAIMS BONUS INCLUDED:No (If YES, Endorsement 20 will also apply in addition to the above)

WATER-SKIING COVER INCLUDED:....No (If YES, Endorsement 8 will also apply in addition to the above)

DIVE SCHOOL/CENTRE USE INCLUDED:....No (If YES, Your policy is extended to include use of your boat for hire, charter and reward.)

SECURITY INFORMATION: YOUR CRAFT/TRAILER MUST BE IMMOBILISED USING A PROPRIETARY WHEEL CLAMPING DEVICE WHEN LEFT UNATTENDED. OUTBOARD MOTORS MUST BE FITTED WITH AN OUTBOARD MOTOR LOCK. IT IS ALSO RECOMMENDED THAT A BALL HITCHLOCK IS USED ON TRAILER.

EXCESS: £ 170.00

PREMIUM:

Insurance Premium after any No Claims Bonus Discount	£ 213.06
Plus Insurance Premium Tax @ 12%	£ 25.57
Policy Fee	£ 30.00
Insurance Premium Tax on Policy Fee @ 0%	£ 0.00

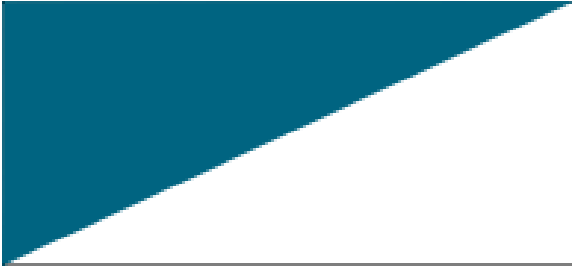
Total Premium £ 268.63

Signed on behalf of and under the authority granted to.....  Date: 13/06/2023

Policy arranged by: Westfield Sub Aqua & Marine Insurance Services Ltd, 14 Lambourne Drive Bagshot Surrey GU19 5BY

Registered in England & Wales number 450587. Registered office: 14 Lambourne Drive Bagshot Surrey GU19 5BY

Authorised and Regulated by the Financial Conduct Authority. Firm Reference Number 310385. Policy underwritten by: Tokio Marine HCC



Westfield Pleasure Craft Policy

NOTICE TO POLICYHOLDERS

We are writing to let **You** know about changes to **Your Policy** with effect from **Your** renewal date.

Your Policy wording has not changed other than as detailed below:

Section 5 – General Policy Conditions – Page 26 – the following condition has been included:

5.7 If **Your Craft**, tender or toys are fitted with Lithium Ion batteries they must be charged within daylight hours, must not be left unattended whilst being charged and they must be used in accordance with the manufacturers' recommendations/instructions.

Section 8 – Complaints Procedure - Page 30. The following paragraph has been removed.

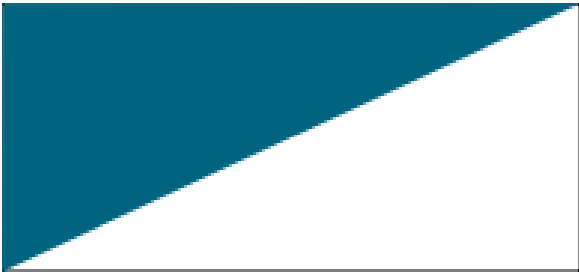
If **You** purchased **Your Policy** online, please note that **You** can submit **Your** complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online. You can access the ODR Platform by visiting <https://ec.europa.eu/consumers/odr/>. **Your** complaint will then be redirected to the FOS.

Plus a new endorsement called Mooring Condition may have been added to **Your Policy** if **Your Craft** is kept on a swinging, mud berth or fore and aft mooring – please check your Schedule of Insurance :

You must comply with the following condition to have the full protection of Your Policy. If You do not comply with it **We** may cancel **Your Policy** or refuse to handle **Your** claim or reduce the amount of any claim payment.

If **Your Craft** is moored on a swinging, mud-berth or fore and aft and **Your In Commission** dates shown in **Your Schedule** allows **Your Craft** to be moored at any time between the 1st September to 30th April both dates inclusive:

1. **Your Craft** must be moored to a professional laid mooring which is annually inspected by a mooring contractor.
2. **Your Craft** must be secured by the bow to the mooring using a suitable substantial backup mooring line or chain in addition to the normal method(s) of attachment.



Westfield Pleasure Craft Policy

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SPECIALTY

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Your Policy wording has not changed other than as detailed below:

The following exclusion has been added to Section 4 – General Policy Exclusions: 4.10 Coronavirus Exclusion

any claim in any way caused by or resulting from:

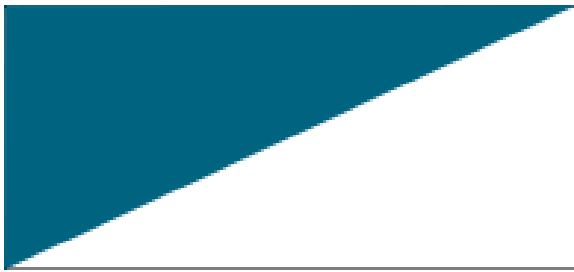
- i. Coronavirus disease (COVID-19);
- ii. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
- iii. any mutation or variation of SARS-CoV-2;
- iv. any fear or threat of i), ii) or iii) above.

Geo Specialty

2 Minster Court, Mincing Lane, London, EC3R 7PD
020 7398 2100
geounderwriting.com

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GEO - NTPH 01.11.2021



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