

MARINE TRADES SCHEDULE



Renewal

Policy Number	00419324			Policy Wording Version: v1.8
Insured	Challenge Wales Crown House, Windsor Road, Penarth,			CF64 1JG
Period of Insurance	12 months from	00:00:01	29-01-2024	
Business	Sail training, Skipper Charter, yacht racing and charity fund raising activities.			
Interest	Section 1	Liabilities	Insured	
	Section 2	Legal Costs & Expenses	Insured	
	Section 3	Employer's Liability	Insured	
	Section 4	Property	Insured	
		Money	Not Insured	
		Goods in Transit	Not Insured	
	Section 5	Marine Hull & Liabilities	Insured	
		Protection & Indemnity	Insured	
	Section 6	Business Interruption	Not Insured	
Premium	Total Premium (excl IPT)	GBP	8,482.50	
	IPT	GBP	1,017.90	
	Total Premium (incl IPT)	GBP	9,500.40	
Locations	Crown House, Windsor Road, Penarth,			CF64 1JG
Geographical Limits	Europe			
Navigation Limits	Inland and Coastal Waters of the United Kingdom			
Policy Limit	Section 1	GBP	5,000,000	any one event
	Section 2	GBP	250,000	any one event
	Section 3	GBP	10,000,000	any one event
		GBP	5,000,000	any one event in respect of Terrorism
	Section 4	GBP	42,500	Insured Value
	Section 5	GBP	505,000	Insured Value
	P&I	GBP	5,000,000	any one event
	Section 6	GBP	-	Not Insured

This insurance is subject to English Law and Jurisdiction.

Section 1: Liabilities £ 5,000,000 Insured

Limit of Indemnity GBP 5,000,000 any one event

Insured Services Sail training, Skipper Charter, yacht racing and charity fund raising activities.

Description of Activities	Estimated Annual Turnover
ng, Skipper Charter, yacht racing and charity fund raising activities.	GBP 200,000
Total	GBP 200,000
Excess	GBP 750
Maximum Length (Any One Vessel) Handled / Worked Upon	30 metres
Maximum Value (Any One Vessel) Handled / Worked Upon	GBP 1,000,000

Endorsement to this Section

Maritime Labour Convention

This policy includes liabilities arising in respect of a crew member of any insured vessel noted on this schedule, whether under a contract of

Sub limits in respect of additional covers part of Section 1: Liabilities detailed below per event:

Sub-Section	Limit (in the aggregate any one policy year)
Errors & Omissions	GBP 1,000,000
Fines & Duties	GBP 1,000,000
Pollution Clean up Costs	GBP 1,000,000

Retroactive Date 29-10-2021

Sub-section Deductible (any one event) GBP 1,500

Section 2: Legal Costs & Expenses £ 250,000 Insured

Limit of Indemnity GBP 250,000 any one event

Excess GBP 750

Section 3: Employers' Liability £ 10,000,000 Insured

Limit of Indemnity GBP 10,000,000 any one event

GBP 5,000,000 any one occurrence in respect of Terrorism

Description of Activities	Estimated Annual Wageroll
Clerical/Non-Manual - one full time and 2 part time staff	GBP 95,000
Labour Only Sub-Contractors - Contracted in sea staff	GBP 55,000
	150,000

Employers Reference Number 475/BA82695

Endorsement to this Section

We will not cover bodily injury arising from any employee working or otherwise above a height of 20 metres.

Section 4: Property		£	42,500	Insured
Risk Details				Location
	Additional Contents	GBP	17,500	CF64 1JG
	Office Equipment	GBP	25,000	CF64 1JG
	Total	GBP	42,500	
		Excess	GBP	1,000
	Money			Not Insured
	Goods in Transit			Not Insured

Section 5: Marine Hull		£	505,000	Insured
Risk Details				Mooring Location
	Yacht 'Challenge Wales' (including dinghy, outboard, and life-rafts)	GBP	450,000	Penarth Marina
	1979 Southern Ocean 60 'Adventure Wales' (including dinghy, outboard, and life-rafts)	GBP	50,000	Penarth Marina
	1974 Pioneer 10 'Single Minded'	GBP	5,000	Penarth Marina
	Total	GBP	505,000	
		Excess	GBP	1,000
	Protection & Indemnity			Insured
		GBP	5,000,000	Any one event
		Excess	GBP	1,000

Endorsement to this Section

Cruising Range

Cruising range in respect of Adventure Wales and Challenge Wales is extended to include Eire and Continental waters between River Elbe and Rochelle plus Inland Continental waters of Europe not South of 46 degrees North not North of 55 degrees North and not East of 10 degrees East. In respect of Challenge Wales only, this is further extended to south to Cadiz. No cover is provided for the crossing of the Bay of Biscay between 15th September and 31st March each year, both dates inclusive

Excess increased to GBP 5,000 iro racing

Section 6: Business Interruption		£	-	Not Insured
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Endorsement Applicable to All Sections of This Policy

It is hereby noted and agreed that the limit of 20m under Section 3 is uplifted to 30m for this policy.

Notice of any Claim or circumstances is to be given to:

Marine Claims
International General Insurance Company (UK) Limited
Forum House
15-18 Lime Street
London EC3M 7AN

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