

MARINE TRADES SCHEDULE



Renewal

Policy Number	00419325			Policy Wording Version: v1.8
Insured	Challenge Wales			CF64 1JG
	Crown House, Windsor Road, Penarth,			
Period of Insurance	12 months from	00:00:01	29-01-2025	
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	11,678.57	
	IPT	GBP	1,401.43	
	Total Premium (incl IPT)	GBP	13,080.00	
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	10,000,000	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	25,000	Insured Value
	Section 5	GBP	500,000	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		£	10,000,000	Insured
Limit of Indemnity	GBP	10,000,000	any one event	
Insured Services	Sail training, Skipper Charter, yacht racing and charity fund raising activities.			
	Description of Activities	Estimated Annual Turnover		
	Sail training, Skipper Charter, yacht racing and charity fund raising activities.	GBP	250,000	
	Total	GBP	250,000	
		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 employment or a contract of service as required under the Maritime Labour Convention 2006.				
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	80,000	
	Labour Only Sub-Contractors - Contracted in sea staff	GBP	40,000	
			120,000	
	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		£	25,000	Insured
Risk Details	Office Equipment	GBP	25,000	Location CF64 1JG
	Total	GBP	25,000	
		Excess	GBP	1,000
Money				Not Insured
Goods in Transit				Not Insured

Section 5: Marine Hull		£	500,000	Insured
Risk Details	Yacht 'Challenge Wales' (including dinghy, outboard, and life-rafts)	GBP	450,000	Mooring Location Penarth Marina
	1979 Southern Ocean 60 'Adventure Wales' (including dinghy, outboard, and life-rafts)	GBP	50,000	laid up ashore in Portishead
	Total	GBP	500,000	
		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 Challenge Wales is extended to include UK , Eire and Continental waters between River Elbe to La Rochelle.

No cover is provided for the crossing of the Bay of Biscay between 15th September and 31st March each year, both dates inclusive

Racing Challenge Wales only.

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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