

## Marine Combined Policy Schedule

**Broker:** Towergate

**Ref:** Chris Moon

**Policy Number:** YI0075584Q

**The Insured:** Molesey Amateur Regatta

**The Premises:** Molesey Boat Club, Barge Walk, East Molesey, Surrey, KT8 9AJ

**Business Description:** Regatta Organisers

**Period of Cover:** 16/02/2022 to 15/02/2023

**Start/Expiry Time of Cover:** 00:00 to 24:00

**Premium (excl. IPT):** ~~£ 75,000.00~~  
**Premium (incl. IPT):** ~~£ 75,000.00~~  
~~XXXXX~~

**Total Payable:** ~~£ 75,000.00~~

**Policy Form Reference:** NG.886.10 (10/20) – Marine Combined Policy

**Cover and Premium:** The following cover is in force. The premium excluding IPT is allocated as follows:

Section	Cover	Limit £	Excess £	Premium £
S. A Material Damage	Included	35,900	250	75.00
S. B1 Business Interruption – Estimated Gross Profit	Not Included			
S. B2 Business Interruption – Estimated Gross Revenue	Not Included			
S. B3 Business Interruption – Estimated Gross Rent Receivable	Not Included			
S. C ‘Money’	Included	10,000	Nil	50.00
S. D Goods In Transit	Not Included			
S. E Specified Items ‘All Risks’	Included	5,160	100	50.00
S. F Employers’ Liability	Not Included			
S. G Public and Products Liability	Included	3,000,000	250	200.00
S. H Marine Hull Material Damage	Included	25,000	250	100.00
S. I Defective Title of Vessels	Not Included			
S. J Terrorism	Not Included			
S. K Legal Expenses	Not Included			
<b>Total (Ex IPT)</b>				<b>475.00</b>

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**SECTION A – MATERIAL DAMAGE**

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Item no.	Description	Buildings £	Contents £	Stock £	As description £	Total £
	<b>Molesey Boat Club, Barge Walk, East Molesey, Surrey, KT8 9AJ</b>					
1	Portable Toilets	28,000				<b>28,000</b>
2	Box Trailer		3,000		2,400	<b>5,400</b>
3	Bar			2,500		<b>2,500</b>
<b>Totals</b>		<b>28,000</b>	<b>3,000</b>	<b>2,500</b>	<b>2,400</b>	<b>35,900</b>

**Restriction in cover - Exclusion of Subsidence**

Exclusion 5 applicable to Sections A,B1, B2 and B3 now reads as follows

DAMAGE or CONSEQUENTIAL LOSS caused by or consisting of subsidence or ground heave of any part of the site on which the property stands or landslip.

**SECTION C – ‘MONEY’**

<b>Item</b>	<b>Description</b>	<b>Limits of Liability</b>
A	“Money” in the form of crossed cheques, crossed postal orders, crossed bankers’ drafts, Premium Savings Bonds, National Savings Certificates, unused units in postage stamp franking machines, stamped or franked National Insurance cards and VAT purchase invoices	£250,000
B	<p>“Money” (other than as described in A above) whilst</p> <p>1 in transit by the Insured or the Insured’s employees</p> <p>2 in transit by a security company</p> <p>3 in transit by post</p> <p>4 in a bank night safe</p> <p>5 in the Insured’s Premises during Business Hours</p> <p>6 in the Insured’s Premises outside of Business Hours</p> <p>(a) in the locked safe - as detailed below</p> <p>(b) not in a locked safe or strong room</p> <p>In the private residence of the Insured or an authorised employee</p> <p>7</p> <p>8 elsewhere (other than the above)</p>	<p>£10,000</p> <p>£10,000</p> <p>£1,000</p> <p>£10,000</p> <p>£10,000</p> <p>£250</p> <p>£500</p> <p>£250</p>
<b>DETAILS OF THE SAFES AND STRONGROOMS</b>		
	<b>Description</b>	<b>Limit of Liability</b>
	Any lock fast safe within the premises or within the private residence of the Insured’s directors or a previously authorised employee.	£2,000

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**SECTION E - ALL RISKS COVER**

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<b>Item no</b>	<b>Description</b>	<b>Sum Insured £</b>
1	PA and Radio Equipment	5,160
<b>Total</b>		<b>5,160</b>
<b>Territorial Limits</b>		
Great Britain		

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## SECTION G – PUBLIC AND PRODUCTS LIABILITY

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### Limits of Indemnity:

Sub-section .1. : Public Liability	£3,000,000
Sub-section .2. : Products Liability	£3,000,000

### Length Limit:

Maximum Length of Vessels which are handled/worked upon by the Insured:

- a) ashore 30 feet
- b) afloat 30 feet

**Excess:** £250 (see Exclusion 17)

### Endorsements:

#### 2. Length Limit.

It is a condition precedent to liability that the Length Limit referred to in the Schedule is not exceeded.

### 90 Terrorism Limitation Clause (amendment)

It is noted that the limit of indemnity referred to in Clause 6 Terrorism Limitation Clause is amended to £3,000,000 and not as otherwise stated

### 91 Liability exclusion

Excluding all liability linked to the Molesey Regatta that is covered under the Insureds affiliation to British Rowing policy.

**SECTION H – MARINE HULL**

**Vessels held in stock.**

**Description of Vessels:**

Launches in the Insured's care custody and control

**It is a condition precedent to liability not to exceed the following limits:**

<b>Description:</b>	<b>Sum Insured/Limit</b>
<b>Care custody and control:</b>	
Maximum value of Vessels in the care custody and control of the Insured on risk any one time:	£25,000

**Definition of Sum Insured:**

- i) New Vessel: trade price excluding VAT.
- ii) Second-hand Vessel: price paid or an amount equal to the allowance made if taken in part exchange.

**Permitted Use:**

Open cover to accept Vessels as defined above held as stock.

**Territorial Limits:**

River Thames

**Excess:** £250

**Exclusions:**

This Section does not cover:

- h) Vessels of amateur construction
- i) converted Vessels
- j) Vessels of ferro-cement constructions
- k) moulds and plugs
- l) stock or chandlery unless allocated to a Vessel.

**Endorsements:**

- 3 Road transit