



# UNITED GENERAL INSURANCE COMPANY LIMITED

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## PLEASURE CRAFT INSURANCE PROPOSAL

Full Name of Proposer Mr/Mrs/Miss .....

Postal Address: ..... Tel No.: .....

Occupation : .....

Husband's occupation (If proposer is a married lady): .....

### **PARTICULARS OF VESSEL TO BE INSURED**

1. Name of Vessel: .....

2. When Built : ..... 12. Horse Power of Main Engine(s): .....

3. Purchase Price Paid: ..... 13 (a) State whether Inboard/Outboard: .....

(b) State serial number(s) of Outboard(s): .....

4. Date of Purchase : ..... 14. PRESENT VALUE:-

5. Type : ..... (a) Hull, Gear and Equipment : .....

6. Materials of which built: ..... (b) Main Engine(s) : .....

7. Length: ..... (c) Dinghy or Boats (Hull) : .....

8. Beam : ..... (d) Dinghy or Boats (Engine) : .....

9. Draught: ..... (e) Road Trailer : .....

10. Type of Fuel Used: .....

11. Maximum Speed : ..... **Total Value to be Insured** : .....

15. Give details of engine room casing and precautions taken against leakage of fuel into the hull.	
16. Is the vessel fitted with any electrical installations? If so, give details.	
17. State name of firm(s) who carried out the installations and when.	
18. Who undertakes repairs, overhauls, or alterations when necessary?	
19. Is the vessel fitted with Bottled Gas equipment? If so, is all Delivery Tubing Copper?	
20. (a) Is vessel fitted with automatic or remote control fire extinguishers in engine room, tank space and galley and having controls at steering position. (b) State what other types of fire extinguishers are carried.	(a)  (b)
21. State Geographical Limits required	
22. Is Vessel used for:- (a) Private Pleasure? (b) Fare Paying Passengers? If the answer to (b) is "Yes" state maximum passenger accommodation. (c) Charter, letting or other profit-earning purposes? (d) Water Ski—ing ? If "Yes", is the vessel used by members of a water ski club other than by you or a member of your family?	(a) (b)  (c) (d)
23. State qualifications and experience of person in charge.	
24. (a) Where will the Vessel be laid up? (b) Will the Vessel be laid up on mud berth, ashore or afloat? (c) State the exact period the vessel will be laid up, e.g. 1 November to 31 March. (d) State nature of supervision during such period.	
25. Do you wish to insure:- (a) Accidental damage occurring whilst in transit by road or rail? (b) Accidental damage to sails masts and spars whilst racing? If "yes" to (b) state total replacement value of these items.	Yes/No*  Yes/No* ..... *Delete as appropriate.
26. Is Third Party Indemnity of/to water skiers required?	Yes - K10 000, K50 000, K100 000 (delete not required) No
27. What accidents have happened to or been caused by any of your vessels during the last three years and what was the cost in each case?	19 ..... 19 ..... 19 .....

<p>28. (a) Is the vessel now insured?  (b) Have you previously insured any pleasure craft?  If so, state the name of every company or underwriter concerned  N B - If no claim discount is claimed on transfer from another Insurer, please attach renewal notice.</p>	
<p>29. Has any Company or Insurer:-  (a) decline to insure you?  (b) required special terms to insure you?  (c) cancelled or refused to renew your insurance?  (d) increase your premium on renewal?</p>	<p>(a)  (b)  (c)  (d)</p>
<p>30. State any other circumstance material to this proposal.</p>	

I desire to effect with the Company an insurance in terms of the policy used for this class of business and I warrant that the above statements and particulars are correct and complete. I agree that this proposal shall be the basis of the contract between me and the Company.

Dated: ..... 19 ..... Signature: .....

This insurance will not be in force until the proposal has been accepted by the Company.

**PLEASURE CRAFT INSURANCE**

The insurance covers:-

**The Vessel** (means vessel herself, her machinery, boat(s) gear or equipment, such as would normally be sold with the vessel if she changed hands), Accidental loss of or damage to the vessel arising from collision, sinking or stranding, fire, explosion external to engine, hauling out or launching, docking or undocking, bad berths, malicious acts, theft of the insured Vessel or ship's boat, theft following upon forcible entry of the insured Vessel or store ashore of gear equipment or machinery, stress of weather. Where the maximum designed speed of the Vessel exceeds 17 knots, special restrictions apply with regard to damage to machinery and special conditions apply to fire extinguishing apparatus.

**Salvage** - All sums which the Insured shall become legally liable to pay in respect of salvage of the insured Vessel.

**Sue and Labour** - All expenses reasonably and properly incurred by the Insured for the defence safeguarding and recovery of the insured Vessel when designed to minimise a loss covered by the policy.

**Legal Liability to the Public and Passengers** - All sums which the Insured shall become legally liable to pay for compensation in respect of Accidental damage to property or accidental bodily injury up to the limit of Indemnity provided.

**Removal of Wreck** - Liability for raising or removal of wreck under statutory powers.

**Legal Costs** - All legal charges and expenses recoverable from the Insured by any claimant and all legal charges and expenses incurred with the consent of the Company in connection with any claim which may be the subject of indemnity under the Policy.

**Exceptions** - The insurance does not cover:-

War and kindred perils, Nuclear radiation or Radioactive contamination, employer's liability, wear and tear, natural decay, damage to machinery caused by stress of weather, lack of due diligence by the owner, damage to property belonging to or in the custody of Insured, theft of outboard motor unless property secured to the vessel by a locking device fishing gear, moorings, protective covers.

THE GENERAL PARTICULARS GIVEN IN THIS PROSPECTUS ARE SUBJECT TO THE TERMS OF THE POLICY ISSUED BY THE COMPANY WHICH IS THE STANDARD MARINE HULL POLICY WITH INSTITUTE YACHT CLAUSES ATTACHED.