



INSURANCE FORM - 2010

~ Before completing this form, please refer to the enclosed notes on boat insurance ~

Racing number (issued by the GRC)		Registration number (issued by the Harbour Office)	
Crew / boat name (if applicable)		Colour / material	

~ Please select appropriate class ~

Sliding singles		Sliding pairs		Sliding fours		Sliding open	
Owners name							
E-mail address (if applicable)							
Postal address							
Contact numbers		Home					
		Work					
		Mobile					
Crew members (if applicable)		1.				4.	
		2.				5.	
		3.				6.	

~ Insurance cover required ~

	Single	Pairs	Fours	Open
Hull, pump, electronics.				
Oars				
Trailer				
Life jackets				
Seats				
Compass / G.P.S.				
Total insurance cover	£	£	£	£
Less (cover provided by the club)	(£500)	(£1,000)	(£2,500)	
Balance (additional cover @ £2.75 per £100)				
Additional premium to pay	£	£	£	£

~ Notes ~

1. Cheques for additional cover (if required) are payable to the Guernsey Rowing Club
2. Your boat will not be insured if your registration form is not received
3. You will not be eligible to enter any club races if your boat is not insured
4. Anyone participating in club races must be a member of the Guernsey Rowing Club

FORMS & PAYMENT MUST BE RETURNED BY 18th March to:
Vicky Brooke, No 1 Le Feugre Flats, La Ruelle de la Tour, Castel, Guernsey GY5 7TY
EMAIL vicky.brooke@comprogsy.com

Guernsey Rowing Club
The Boathouse, Mont Crevelt, Bulwer Avenue, St. Sampsons, Guernsey GY2 4LH

☆ www.guernseyrowingclub.org.gg



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IMPORTANT NOTICE

BOAT INSURANCE

At the S.G.M. held on 3 March 1999 it was agreed that:

The Guernsey Rowing Club shall pay for up to £500 of insurance cover per rower (or cox) in each craft. Any additional insurance cover required, over and above that arranged by the Club, shall be charged to the owner(s) at the rate of 2.75% of the additional sum to be insured.

The Committee shall vet all claims for damage to boats. The Committee's decision is final.

- The enclosed registration and insurance form must be returned by 18th March 2010
- Your boat will not be insured if your registration form is not received
- You will not be eligible to enter any club races if your boat is not insured

THE INSURANCE POLICY COVERS:

- 1) **BOATS** for
- damage at sea including when towed by guardboats
 - damage on land when towed by vehicles
 - theft/damage when in the hut or securely tied up e.g outside the hut, in St Peter Port or at home.

EQUIPMENT

- oars
- seats
- compass
- trailer
- life jackets

Equipment is covered only if listed separately on the policy and kept in a locked building when not in use.

- 2) **THIRD PARTY LIABILITY** cover of £2 million.
The policy specifically extends this cover to claims by one member against another even though we are all insured under the same policy.

Please note: All claims must be notified within 30 days of the incident otherwise the claim will be rejected by the insurers.

Anyone wanting a copy of the Policy schedule, please ask Vicky.

There is a £500 policy excess on claims involving towing on water by other craft, or damage caused by coming off the roof of a vehicle due to failure of the straps/lines. The standard claim excess is £250.

- I. The insurance policy does not cover third party liability for accidents when being towed. **Car drivers** and **guardboat owners** should ensure that their policy covers this.
- II. As with all insurance policies, you must behave prudently and reasonably. The easiest way of doing this is to forget that you are insured and behave as if you had to pay up personally for all damage/liability to others!
- III. In the case of hulls, there is no policy excess in the usual sense. If the claim is for more than £250, it is paid in full. Equipment is covered for total loss only and should be listed separately.



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REGISTRATION & INSURANCE – HOW TO COMPLETE THE FORM

1) If you do not want to pay an additional premium

- Apportion the total cover (£500 per crew member) between the items you wish to cover

EXAMPLES	SINGLE	PAIRS	FOURS
Hull, Pump, electronics (eg speedcoach)	300.00	600.00	1,750.00
Oars	200.00	300.00	400.00
Trailer		100.00	120.00
Life jacket(s)			100.00
Seats			100.00
Compass / G.P.S.			30.00
TOTAL INSURANCE COVER	£500.00	£1,000.00	£2,500.00

2) If you want to pay for additional insurance cover

- The examples below show how to work out the additional premium to be paid to the **Guernsey Rowing Club**,
- The oars are shown as a total value and will be paid out per oar as required.**

EXAMPLES	SINGLE	PAIRS	FOURS
Hull & Pump, electronics (eg speedcoach)	1000.00	1,000.00	2,500.00
Oars	250.00 (2 oars at 125.00 each)	450.00 (4 oars at 112.50 each)	500.00 (8 oars at 62.50 each)
Trailer		120.00	100.00
Life jacket(s)	50.00	60.00	150.00
Seats		40.00	100.00
Compass / G.P.S.		30.00	50.00
TOTAL INSURANCE COVER	£1,300.00	£1,700.00	£3,400.00
LESS cover provided by Club	(£500.00)	(£1,00.00)	(£2,500.00)
BALANCE additional cover required	£800.00	£700.00	£900.00
(£2.75 per £100.00 additional cover)	(8 x £2.75)	(7 x £2.75)	(9 x £2.75)
Additional premium TO PAY	£22.00	£19.25	£24.75

- You are advised to ensure you have adequate cover for all potential incidents