

## Marine Combined Policy Schedule

<b>Broker:</b>	E. Coleman Ltd
<b>Policy Number</b>	YI 00036504G
<b>The Insured</b>	Sea Venues Limited trading as Lymington Yacht Charters.
<b>The Premises:</b>	Lymington Yacht Haven, Kings Saltdean Road, Lymington, SO41 3DZ.
<b>Business Description:</b>	Yacht Sales, repairs, RYA sea school, charter fleet management, yacht fleet operator, bareboat & skippered charter, demonstrations, trials & testing, guardianageRYA Sea School, Charter Fleet Management, Trials and Demonstrations, Guardianage.
<b>Period of Cover:</b>	09/03/2009 to 08/03/2010
<b>Start/Expiry Time of Cover:</b>	00:00 to 24:00
<b>Premium (excl. IPT):</b>	£4,205.96
<b>Premium (incl. IPT):</b>	£4,416.26
<b>Total Payable:</b>	<b>£4,416.26</b>

**Policy Form Reference:** NG.886.02 – Marine Combined Policy



**NAVIGATORS**  
& GENERAL

**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	Not Included			
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'	Not Included			
S. D Goods In Transit	Not Included			
S. E Specified Items 'All Risks'	Not Included			
S. F Employers' Liability	Included	£10,000,000	Nil	£1,000.00
S. G Public and Products Liability	Included	£2,000,000	£500	£1,820.56
S. H Marine Hull Material Damage	Included	£102,000	£500	£1,385.40
S. I Defective Title of Vessels	Not Included			
S. J Terrorism	Not Included			
<b>Total (Ex IPT)</b>				£4,205.96

NAVIGATORS & GENERAL INSURANCE COMPANY LIMITED

PO Box 848, Brighton BN1 3GQ. Tel 01273 863400 Fax 01273 863401

www.navandgen.com e-mail: enquiries@navandgen.co.uk

Authorised and regulated by the Financial Services Authority. A limited company registered in England and Wales no 173444, registered office at the Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ. A member of the Zurich Financial Services Group.

---

**SECTION F – EMPLOYERS LIABILITY**

---

<b>CATEGORY OF EMPLOYEE</b>	<b>ESTIMATED ANNUAL REMUNERATION</b>
Freelance skippers	£10,000
All other employees	£45,000
<b>Total</b>	<b>£55,000</b>

**Endorsement 0107**

The limit of liability payable under this section shall be £10,000,000 in respect of any one claim against or by the Insured or series of claims against or by the Insured arising out of one cause.

The limit of liability shall be inclusive of :-

- i) all legal costs and other expenses incurred by any claimant or claimants
- ii) all legal costs and other expenses incurred in defending any claim or claims.

Where the Insurers agree to indemnify more than one party then nothing in this Section shall increase the liability of the Insurers to pay any amount in respect of one claim or series of claims in excess of the amount stated as the limit of liability.

---

**SECTION G – PUBLIC AND PRODUCTS LIABILITY**

---

**Limits of Indemnity:**

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

**Length Limit:**

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

- a) ashore 55 feet length overall.
- b) afloat 55 feet length overall.

**Excess:** £500.00 (see Exclusion 17)

**ENDORSEMENTS:**

**1. Length Limit.**

Warranted that the Length Limit referred to in the Schedule is not exceeded.

**2. Trial or Demonstrations of any Customer's Vessel.**

Extension 16 is operative.

**90 Terrorism Limitation Clause (amendment)**

It is noted that the limit of indemnity referred to in Clause 6 Terrorism Limitation Clause is amended to £2,000,000 and not as otherwise stated.

**91 Vessels used in the course of the Insured's business.**

Warranted that all Vessels operated by the Insured hold the specific insurance cover applicable for the Vessel's use.

**92 Indemnity Limit Vessel 1 & 2**

Limit of indemnity increased to £3,000,000 in respect to Vessel 1 & 2 only.

**93 Waterskiing(Private and Pleasure use only) Vessel 1 & 2 only.**

It is understood and agreed that the indemnities under Sub Sections I & II are extended to include liability to and of persons engaged in waterskiing whilst being towed by the insured craft or preparing to be towed until safely on board the insured craft. Excluding any liability to or incurred by any person whilst engaged in the towing of toys. The limit of indemnity under this extension is restricted to a maximum of £1,500,000.

NAVIGATORS & GENERAL INSURANCE COMPANY LIMITED

PO Box 848, Brighton BN1 3GQ. Tel 01273 863400 Fax 01273 863401  
www.navandgen.com e-mail: enquiries@navandgen.co.uk

Authorised and regulated by the Financial Services Authority. A limited company registered in England and Wales no 173444, registered office at the Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ. A member of the Zurich Financial Services Group.

---

**SECTION H – MARINE HULL MATERIAL DAMAGE**

---

Description	Sum Insured
Dumb Barge & Contents	25,000

**Permitted Use:**

Floating Office

**Territorial Limits:**

Lymington Yacht Haven

**Excess:** £500

Item	Description	Sum Insured
1	2005 8.6m Ring RIB	£42,000
2	2006 8.0m Ring RIB	£35,000

**Permitted Use:**

Skipper Charter and Support. Private and Pleasure.

**Territorial Limits:**

Inland and Coastal Waters of the United Kingdom

**Excess:** £250 (Doubled for Underwater gear Claims)

**Applicable endorsements (See page 57)**

- 4. MCA Licence Warranty
- 5. Outboard Retaining Clamps Clause
- 8. Skipper Warranty
- 9. Trailer Wheel Clamp Clause

**94. Waterskiing**

It is noted and agreed that waterskiing is only permitted whilst under private and pleasure use.

NAVIGATORS & GENERAL INSURANCE COMPANY LIMITED

PO Box 848, Brighton BN1 3GQ. Tel 01273 863400 Fax 01273 863401

www.navandgen.com e-mail: enquiries@navandgen.co.uk

Authorised and regulated by the Financial Services Authority. A limited company registered in England and Wales no 173444, registered office at the Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ. A member of the Zurich Financial Services Group.