

Proposal for Pleasurecraft Insurance



Zurich Insurance Company South Africa Limited
Registration number: 1965/006764/06 VAT number: 4530103581
15 Marshall Street, Ferreirasdorp, Johannesburg, 2001
PO Box 61489, Marshalltown, 2107
Authorised Financial Services Provider

Comprehensive Cover includes, inter alia

Section 1

Coverage: Loss of or damage to the insured vessel, including machinery (but refer Principal Exceptions below), equipment and boats, directly caused by external accidental means, including stress of weather, stranding, sinking or collision, contact with aircraft or by malicious act or theft of the vessel (but refer to Principal Exceptions below) or following upon forcible entry, theft of equipment or by fire, lightning and as more fully described in the policy a copy of which is available on request. Also all reasonable salvage charges if incurred to prevent/minimise an insured loss.

Cover under this section also includes loss or damage to nautical instruments, oilskins, seaboots and yachting clothes being the personal property of the owner or crew's clothes provided by the owner caused by the vessel being stranded, sunk, burnt or in collision up to an amount of R500 (Five Hundred Rand) unless otherwise agreed.

The values to be insured are Replacement Value which is defined as:

- (i) In respect of vessels not exceeding 3 years in age at time of loss or damage:
The new replacement value thereof.
- (ii) In respect of vessels older than 3 years in age at time of loss or damage:
The reasonable present day market value.

Principal Exceptions

1. Theft of the complete vessel,
 - 1.1 We shall not be liable for loss as a result of theft of the complete vessel whilst left unattended at any time unless the complete vessel is:
 - 1.1.1 Within the walled and securely locked confines of your private residence provided always that such theft is accompanied by forcible and violent entry or exit to or from such private residence.
 - 1.1.2 At a recognised marina or recognised place of repair.
2. Complete respray of hull for colour matching in respect of a glitter or colour graded finish following damage.
3. Loss of or damage to:
 - 3.1 Sails, masts, spars, standing or running rigging whilst racing unless racing risk cover requested.
 - 3.2 Sails split by the wind or blown away whilst set unless caused by the stranding or collision of the craft or by damage to spars to which sails are bent.
 - 3.3 Machinery unless caused by stranding, sinking, fire or collision, malicious act or theft.
 - 3.4 Mooring or fishing gear.
 - 3.5 Skis and aquatic sports equipment whilst in use or unattended.
 - 3.6 Vessel's dinghies if having a designed speed exceeding 17 knots or if not permanently marked with the name of the parent vessel.
4. Vermin, wear and tear or depreciation.
5. The cost of making good any defect in repair or alteration work carried out for account of the Insured or in the maintenance of the insured vessel resulting from either negligence or breach of contract.
6. The risks of war and/or strikes unless provided.
7. Transit by road and rail of vessels exceeding 6,75 metres in length unless specifically agreed at inception of risk.
Under 6,75 metres transit is inclusive.
8. Contravention of any department of transport regulation or other laws or regulations.

Broker/Agent

Where a Proposer is a person other than a private individual, supply separately all details of the person who will be involved in the use of the craft. (Proposer is to include person who signs the form and the proposed insured)

1 Proposer

1.1 Owner's full name

Age

1.2 Street address

Postal code

1.3 Postal address

Postal code

1.4 Occupation or business

1.5 Identity number

Company or Closed Corporation registration number

1.6 Telephone

Dialling code (H)

Dialling code (W)

1.7 Have you or any member of your family normally residing with you, or directors or members where the Proposer is a Limited Company or a Closed Corporation respectively ever been convicted of any offence other than driving offences?

If "Yes" give details

1.8 Have you or any of the persons referred to in paragraph 1.7 above ever been in financial liquidation or declared insolvent? If "Yes" give details

1.9 Have you or any person in 1.7 above suffered from diabetes, epilepsy, heart condition or any other physical or mental disability infirmity or disease or had any condition controlled by drugs?

If "Yes" give details

1.10 How many years experience have you had in handling craft of this description and/or any other craft?

1.10.1 As owner

1.10.2 As skipper

1.10.3 As crew

1.11 What special sailing qualifications do you have?

(i.e. Yacht Master Certificate)

1.12 Are you a member of a Yacht Club or Marina?

if "Yes" give details

1.13	Is it intended to use the craft for own private and pleasure purposes only?		
	If "No", for what other purpose will it be used?		
1.14	What accidents, losses or insurance claims during the last five years have occurred in connection with any vessel owned or sailed by you, together with the costs in each case?		
1.15	Have you ever had any insurance on any vessel:		
1.15.1	Cancelled?		
1.15.2	Refused at renewal?		
1.15.3	Renewed only at increased terms?		
1.15.4	If "Yes", to any questions under 1.15 give details		
2	Particulars of Hull and Equipment		
2.1	Name of vessel (if any)		
2.1.1	Type of vessel		
2.1.2	Serial number		
2.2	If sailing or auxiliary sailing yacht, state		
2.2.1	Age of sails and rigging		
2.2.2	Value of mast, spars, sails and running rigging		R
2.3	Material of hull (wood), steel composite, fibreglass, etc.		
2.3.1	Does hull have a "glitter finish" or graded colour finish?		
2.4	When was the vessel last overhauled?		
	By whom?		
2.5	Name of builder and address		
2.6	2.6.1 State whether amateur built or conversion		
	2.6.2 Date of build		
	If converted, give date of conversion		
2.7	Dimensions of vessel: Length	Beam	Draught
2.8	Maximum designed speed of vessel with present engine(s)?	mph/kph/knots	
2.9	When was the vessel last surveyed?		
2.9.1	By whom?		
2.10	*Give particulars of dinghy if owned		
2.10.1	Give particulars of dinghy's outboard motor if owned		
2.10.2	Make	Horsepower	
2.10.3	Year of manufacture	Serial number	
*Note:	Only to be completed where dinghy is used in conjunction with yacht or large craft. Dinghies must be permanently marked with name of insured vessel and the port of registry or port to which they belong.		

3 Particulars of Machinery

3.1 Type (inboard or outboard)

3.1.1 Twin or single screw

3.2 3.2.1 Make Year of manufacture

3:2.2 Make Year of manufacture

3.3 Horsepower of above:

3.3.1 3.3.2

3.4 Serial number(s) of above:

3.4.1 3.4.2

3.5 What fire extinguishers are kept on board?

3.5.1 State if automatic, remote control or hand appliances

4 Cruising Limits

4.1 What cruising limits do you require?

4.1.1 Inland waters within the Republic of South Africa
(Including Durban Harbour and Knysna Lagoon), Namibia and Zimbabwe4.1.2 As per 4.1.1 but including coastal waters of the Republic of South Africa and Namibia, but not exceeding,
in respect of:

4.1.2.1 Craft under 6,75 metres: Day sailing/cruising only not exceeding 80 km from coastline

4.1.2.2 Craft over 6,75 metres: not exceeding 400 km from coastline

4.1.3 Other (please specify)

Note: Department of Transport regulations or other laws or regulations apply.**5 General N.B. Take note of policy exclusion relating to theft.**5.1 **Storage** - Where is vessel normally kept?

5.1.1 Ashore when not in use

5.1.2 Afloat at moorings at

5.1.3 If moored at a Marina, state name and location

5.1.4 If not moored at a Marina, give details of mooring and precise location

5.2 If ashore when not in use is vessel garaged/housed:

5.2.1 At your private residence?

5.2.2 If not, specify where

5.3 Please state full details on all security and security measures where vessel is kept under 5.1 and 5.2 above

5.4 During road transit:

5.4.1 Is trailer secured to towing vehicle with a locking security device in addition to normal coupling?

If "Yes", give details

5.4.2 Is trailer equipped with a spare wheel?

5.4.3 How is vessel secured to trailer, describe in detail

5.5 Details of all outboard motor locks or other security devices

5 General (Continued)

5.6 Details of any anti-theft device used to immobilize complete vessel whilst at a holiday/recreational venue

5.7 Is the vessel registered with the Boating Industry Association of South Africa (B.I.A.S.A.)?

5.7.1 If "Yes", provide your registration number and/or copy of log book registration sheet

5.8 Provide any other information which is likely to influence Insurers in regard to this proposal

6 Section II - Third Party Legal Liability

6.1 State limit of liability required R

7 Section III - Passengers Legal Liability *(This liability limit must be the same as selected per question 6.1)*

7.1 State limit of liability required R

8 Hire Purchase

8.1 Is vessel and/or motor(s) subject to hire purchase, and if so, with whom?

9 Additional Risks - Subject to Additional Premium

Do you wish to cover:

9.1 Mast, spars, sails, standing and running rigging against racing risks?

9.1.1 State replacement value of these items R

9.1.2 Transit risks? (vessels exceeding 6,75 metres only)

9.2 9.2.1 By road and rail?

9.2.2 Territorial limits

9.3 Submerged objects cover (Motor propelled vessels only)

9.4 Liability to and of water-skiers?

(The liability limit will be the same as selected per Section II and III)

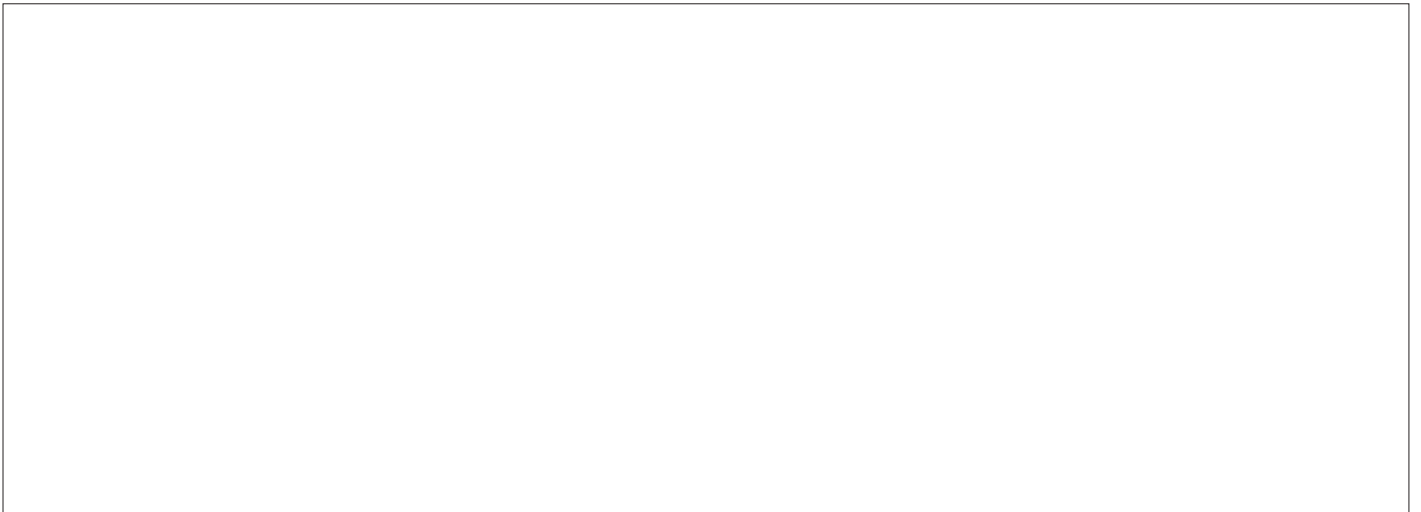
9.5 War and/or Strikes Risks

10 Period of insurance required

Twelve months from (Subject to our confirmation of cover)

11 Photograph

Attach a postcard size (minimum size) colour photograph showing a clear side view of the vessel (and name), motor and trailer



12 Schedule of Insurance

	Value to be insured	Date Purchased	Purchase Price	Seller's Name and Address
12.1 Hull, inboard machinery (if any) and gear (excluding equipment - see 12.8 below)				_____
12.2 Show separately values of sails, masts, spars and rigging				_____
12.3 Outboard motor to parent vessel, controls and attachments				_____
12.4 Dinghy/Tender to parent vessel				_____
12.5 Outboard motor(s) to Dinghy/Tender				_____
12.6 Trailer (Reg. No. _____)				_____
12.7 Personal effects (Maximum R500 in total unless agreed)				_____
12.8 Special equipment - list details plus value(s) of all equipment on board whether purchased with vessel or otherwise				_____ _____

Consent to information sharing

Insurers share information with each other regarding policies and claims with a view to prevent fraudulent claims and obtain material information regarding the assessment of risks proposed for insurance. By reducing the incidence of fraud and assessing risks fairly, future premium increases may be limited. This is done in the public interest and in the interest of all current and potential policyholders. The sharing of information includes, but is not limited to, information sharing via the Information Data Sharing System operated by TransUnion ITC on behalf of the South African Insurance Association. By the insurer accepting or renewing this insurance, you or any other person that is represented herein, give consent to the said information being disclosed to any other insurance company or its agent. You also similarly give consent to the sharing of information in regard to past insurance policies and claims that you have made. You also acknowledge that information provided by yourself or your representative may be verified against any legally recognised sources or databases. By insuring or renewing your insurance, you hereby not only consent to such information sharing but also waive any rights of confidentiality with regard to underwriting or claims information that you have provided or that has been provided by another person on your behalf. In the event of a claim, the information you have supplied with your application, together with the information you supply in relation to the claim, will be included on the system and made available to other insurers participating in the Information Data Sharing System.

Declaration

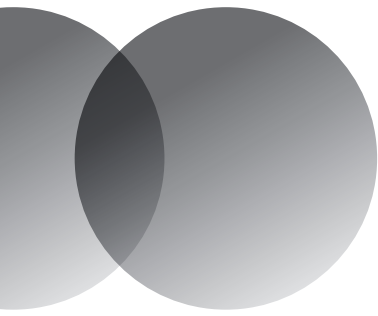
I/We hereby declare that the above particulars and answers are true and complete in every respect, and that no material fact has been suppressed or withheld, and I undertake to exercise all ordinary and reasonable precautions for the safety of the property, and I further declare that if such statements and particulars are in the writing of any person other than myself, such person shall be deemed to have been my Agent for the purpose, and I agree that this declaration and the answers above given shall be the basis of the contract between me and the Company, and I further agree to accept a Policy subject to the usual conditions prescribed by the Company and endorsed on their Policy, and to pay the first premium thereunder when called upon to do so.

Signing this form does not bind the Proposer to complete the insurance, but it is agreed that this form shall be the basis of the contract should a policy be issued.

Signature of Proposer _____ Date _____

Broker/Agent name _____ R _____

Fire Risk - Attention is called to the desirability of keeping adequate and suitable fire-extinguishers on board at all times.



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Section II

Liability limit R250 000 (Increased limits available up to R1,000.000)

Claims made and law costs incurred by third parties (other than passengers and employees [See Section III]) for which the Insured may become legally liable for injury or damage to persons or their property, including damage to piers, docks, wharves and jetties and/or cost of any attempted or actual raising, removal or destruction of the wreck of the insured vessel or any neglect or failure to raise, remove or destroy the same, also law costs incurred with the Company's consent.

Section III

Liability limit R250 000 (Increased limits available up to R1,000.000)

Claims by passengers (all persons carried except employees and fare-paying passengers) for which the Insured is held legally liable (including law costs for which the insured may become legally liable) for death or bodily injuries and damage to their property sustained whilst upon the insured vessel or embarking thereon or disembarking therefrom.

Sections II and III

Liability of R250 000 only available on sailboards and semi-rigid and/or fully inflatable vessels

Additional Risks obtainable

1. Theft of the complete vessel (Refer Exception 1 above) subject to approved security arrangements.
2. Racing risk extension (Refer Exception 3.1 above) - Yachts only.
3. Liability to and of water-skiers.
4. Submerged objects cover: Damage caused to motor only by striking submerged objects (Refer Exception 3.3 above).
5. Road or rail transit - excluding Sections II and III.
6. War and/or strikes risks.

Note: Theft of complete vessel

In view of the fact that theft of complete vessel also being prevalent during transit or storage at a holiday/recreational venue, it is recommended that anti-theft devices be considered (and advised to the company) i.e.

1. During transit: a locking hitch or by substantial security chain locked to motor vehicle.
2. During temporary storage: at holiday/recreational venue complete vessel be totally immobilized by substantial chain and security lock.

Fire Risk

In view of the large number of fire losses attention is called to the desirability of maintaining adequate and suitable fire-extinguishers on board at all times.