



Christ's College Boat Club  
C/o Miriam Apsley - Treasurer  
Christ's College  
St Andrew's Street  
Cambridge  
CB2 3BU

Our Ref: 2979381

Elite Rowing  
Insurer: Navigators & General  
Policy Ref: NG1029

08 December 2017

Dear Miriam

## Renewing Your Elite Rowing Insurance

**Towergate puts itself at the heart of what's important to you. As an insurance specialist we work hard to know our customers better than anyone else and we hope you have been happy with your policy and the relevant and personal service we provide.**

Your Elite Rowing insurance is due for renewal on 01 January 2018 and we'd like to invite you to accept cover for another 12 months.

Providing you with a clear breakdown of what you are paying for is important to us. You will find this on the reverse of this page in the **Your Elite Rowing Policy** box - this includes any additional products you may have selected as part of your cover.

Should you choose to accept this renewal, your policy will be renewed with the sums insured and excesses shown in the **Your Insurance Requirements and Options** section, below.



**Elite Rowing**  
26-28 Pembroke Road, Sevenoaks, Kent TN13 1XR  
[www.rowinginsurance.co.uk](http://www.rowinginsurance.co.uk)



It's important we know that this still meets your needs, because we want you to remain our customer for many years. Before your renewal date and to enable us to renew your policy please call us on 01732 228711 and let us know that you've reviewed the policy details I have provided and are happy to continue.

Let us know how you'd like to pay for your cover. Direct Debit is easy to set up if you'd like to spread the annual cost of your policy.

In the meantime, if you need to contact us to make a claim our contact number is 01732 228711.

We are ready and waiting for your call.

Yours sincerely



Chris Moon

Account Director

**Towergate Insurance**

Direct Dial: 01732 228711

Email: [chris.moon@towergate.co.uk](mailto:chris.moon@towergate.co.uk)

## Your Elite Rowing Policy - Navigators & General

Elite Rowing Annual Premium	£3,207.52
Insurance Premium Tax @12.00%	£384.90
<b>Total</b>	<b>£3,592.42</b>

### Direct Debit Option

If you choose to pay by Direct Debit, and based on the invited renewal premium the monthly amount is £386.18 over 10 months, subject to an instalment charge of 7.50% (APR 15.00 %). The total amount payable is £3,871.85. Please note that your agreement will be subject to an arrangement fee/a facility fee of £10.00 which will be included within the first instalment.

### Your Insurance Requirements and Options

In this instance we have not made a recommendation in respect of Elite Rowing, instead we have provided you with information to enable you to decide whether it is suitable for your needs.

Details of your insurance requirements as you have explained them to us are set out in the Demands and Needs statement below and we have provided details of product(s) that meet these requirements.

**Please make one final check that your sums insured/limits of indemnity are adequate as claims payments could be proportionately reduced if any sums insured are too low.**

### Your Demands & Needs

**Insurer:** Navigators & General

#### Claims Franchise

£250

#### Special Conditions/ Limitations

Refer to the Policy wording

#### Requirements we have not met

None

#### What's Changed

There have been no significant changes, please ensure that you carefully read all documentation  
**IMPORTANT**

For the full wordings of special conditions, exclusions, limitations and all other conditions, please refer to the Policy Document and Schedule. Most policies contain certain conditions, sometimes called warranties or subjectivities. All warranties will become 'suspensive conditions' This means that

cover is suspended for the period during which the warranty is not complied with and means that an insurer will be liable for losses that take place after a breach of warranty has been remedied, assuming that a remedy is possible. Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid. The Insurer cannot only reject your claim but in certain circumstances void the policy as a whole.

## Fair Presentation

It is important that you tell us everything about you and what you want to insure, including any specific concerns that led you to seek cover. To do this you need to answer all questions we ask you accurately and to the best of your knowledge and ability by making specific enquiries of partners, directors and senior management involved in the business and its subsidiaries.

You must tell us of anything that may be relevant or important for insurers to know so that they can make decisions on whether to offer cover, the type of cover to offer, the terms to be applied and the required premium. If you don't do this and a relevant piece of information is missed then you may not be covered correctly, your insurance may be invalid or you may be charged a higher premium. If you are in any doubt/not sure then just tell us. For example, you should inform us of any different, special or any unusual aspects of your business activities in comparison to what would be considered 'typical' in the market place for your trade, business or profession.

## Our Insurance placement approach

The following information tells you how we have selected your insurances and who we act for at various key stages of the life of the policy.

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For the following insurance(s) that you have/will be quoted for, we have/will select your insurance policy/policies from a range of Insurers

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For the following insurance(s), that you have/will be quoted for, we offer you a policy/policies from a limited number of selected insurance companies. On request, we will give you a list of these.

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For the following insurance(s), that you have/will be quoted for, we have only offered you a policy/policies from one insurance company.	Elite Rowing
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For the following insurance(s) we have used another broker to help us place your cover.

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For the following insurance(s) we have used another part of the Towergate Group of companies

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<i>Sourcing a suitable policy</i>	We act as your agent	✓
	We act as agent of the insurance company	
<i>Placing the insurance</i>	We act as your agent	✓
	We act as agent of the insurance company	
<i>In the event of a claim</i>	We act as your agent	✓
	We act as agent of the insurance company	

## How to Pay

Paying for your premium can be done in several easy ways

### Direct Debit

You can set up your direct debit in one simple phone call. Call us and we will arrange this for you with our third party finance provider - Premium Credit Limited (PCL). They will then (subject to acceptance) send you a letter which will include confirmation of your monthly instalment scheme along with a credit agreement detailing PCL's Terms and Conditions with you. **It is imperative you return this credit agreement or acknowledge the agreement online.** Full details of how to do this can be found in your welcome letter from PCL.

### Debit or Credit Card

If you wish to pay in one up-front payment by credit card, please note all credit card transactions under £500 are subject to up to a £10 charge. All credit card payments over £500 are subject to up to a 4% charge. No charge is made for payment by debit card.

### Direct Bank Transfer

Paying by direct bank transfer is easy and means you don't incur any additional charges. Please send your payment to our client bank account:

BACS To: TUGL LONDON SOUTH CLIENT NST TRUST ACC

Sort Code: 308012

Account: 15387260

**Quoting Ref: 271/2979381**

Remittance To: [iba.cashbooks@towergate.co.uk](mailto:iba.cashbooks@towergate.co.uk)

Please ensure that you include the reference 2979381 in your payment details to identify your payment to us.

### Cheque

Please make your cheques payable to Towergate Insurance Brokers and send it to Department 271, Towergate Insurance, 5 Airport West, Lancaster Way, Yeadon, Leeds, LS19 7ZA. Please add the reference 2979381 to the back of your cheque to identify your payment to us.

## Documents Enclosed

### Renewal Schedule

This details the basis of your insurance quotation including property insured, sections covered, sums insured, excesses and any endorsements that apply.

### Important Information Document & Terms of Business

By taking out this insurance policy you are entering into a contract with us. This document provides the terms and conditions between you and us, information about us, our services and costs, your rights and how to exercise them.

### Policy Wording

Policy Wording is available upon Request.

**IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries**



Towergate Insurance Brokers  
26-28 Pembroke Road  
Sevenoaks  
TN13 1XR  
Tel: 0344 892 1300

Christ's College Boat Club  
C/o Miriam Apsley - Treasurer  
Christ's College  
St Andrew's Street  
Cambridge  
CB2 3BU

## Invoice

Document Date: 08 Dec 2017

Client Ref: 2979381

Invoice Ref: 29485463

			Premium and Fees (£)	Total (£)
Elite Rowing- Renewal	Effective:	Premium	3,207.52	3,592.42
Insurer: Navigators & General	01/01/18	Insurance Premium Tax @ 12.0%	384.90	
Policy Number: NG1029				
<b>TOTAL</b>				<b>3,592.42</b>

Payment of this invoice is due within 21 days.

BACS To: TUGL LONDON SOUTH CLIENT NST TRUST ACC  
Sort Code: 308012  
Account: 15387260  
**Quoting Ref: 2979381**  
Remittance To: iba.cashbooks@towergate.co.uk

Please make cheques payable to Towergate Insurance and send to Dept. 271, Towergate, 5 Airport West, Lancaster way, Leeds, LS19 7ZA.

In the event of a query please contact;

Account Executive: Chris Moon - 01732 228711  
Account Handler: Chris Moon - 01732 228711

### COMMENTS:

### Towergate

26-28 Pembroke Road, Sevenoaks, Kent, TN13 1XR  
Tel: 0344 892 1300  
[www.towergateinsurance.co.uk](http://www.towergateinsurance.co.uk)





AS AT DECEMBER 2016

Boat	Name	Boat No.	Manufacturer	Year	Value	If selling, what we'd expect to get	If replacing, what we'd have to pay
Men's 1st 8	Todd of Trumpington	CCO001	Stampfli	2011	£23,000	21000	25740
Men's 2nd 8	Bill Windham	CCO006	Janousek	2006	£11,000	10000	11000
Men's 3rd 8	Mike Muir-Smith	CCO005	Janousek	1996	£7,000	7000	7000
Men's 4th 8	Sir Hans	CCO000	Janousek	1995	£4,000	3000	4500
Men's novice 8	Nick English	CCO002	Burgashell	2003	£6,000	3000	4500
Men's 8	John Milton (added 1/5/17)		Filippi	2017	£25,757		Storage
Women's 2nd 8	Professor Malcolm Bowle	CCO007	Janousek	2007	£11,000	9000	11000
Women's 3rd 8	The Beagle	CCO004	Janousek	1995	£6,000	4000	6000
Women's 4th 8	Lady K	CCO003	Aylings	1990	£2,000	1500	1500
Women's 1st 8	Spirit of '84	CCO008	Filippi	2014	£25,000	25000	25000
men 1st 4	Alan Munro	CCO040	Janousek	2002	£5,000	4000	4500
men 2nd 4	Henry Benson	CCO043	Janousek	1995	£3,000	3000	3000
women 1st 4	Mary Munro	CCO041	Janousek	2002	£5,000	4000	4500
women 2nd 4	Rosemary Radcliffe CBE (added 01/2/17)	CCO042	Janousek	1999	£3,000	3000	3500
			Janousek	2017	£15,000	15000	15000
Men 2:	Owen Patman	CCO202	Sims	bought 2nd hand 2004	£1,500	1000	1600
M 2-/2x	Wilma	CCO201	Aylings	old?	£1,500	1000	1600
W 2-	Woodier	CCO200	Janousek	bought 2nd hand 2004	£1,500	1000	1000
Novice 2x/+	Now Burgashell lub	CCO203	Burgashell	?1990s/2000	£3,500	2500	1500
Novice 2+	Wooden Tub	CCO204	?	1890s	£10,000	500-4000?	10000
scull	Burgashell (ch99)	CCO103	Burgashell	1990s?	£1,500	1000	1600
scull	Richard Dawson	CCO100	Winracing	owned since 2005	£2,000	2000	2000
scull	wooden	CCO101	Roland Sims	1970s?	£500	600	500
Restricted 1x	Tracy	CCO102	clinker	built on site 1960/70	£500	400	500
Scull	Harry Waters	CCO104	David Cartwright	1986	£2,000	1200	1200
scull	La Nina (added 12/10/15)		Burgashell		£1,200		
scull	Dumb Muscle (added 12/10/15)		Filippi		£2,750		
scull	Curly (added 30/11/15)		Empacher	2008	£5,500		
Oars							
M1	x8	White	Concept2	2010	£2,600	TLO	2500
M2	x8	Grey	Concept2		£1,600	TLO	2500
M3	x8	Black	Concept2		£1,200	TLO	1600
M4	x8	Orange	Concept2		£1,000	TLO	1000
M5	x8	Yellow	Concept2		£1,000	TLO	1000
M6	x8	Brown	Concept2		£1,000	TLO	1000
W1	x8	Blue	Concept2	2010	£2,600	TLO	2600
W2	x8	Red	Concept2		£1,200	TLO	1000
W3	x8	Green	Concept2		£1,000	TLO	1000
Spares	x5		Concept2		£1,650	TLO	1650
	x11		Concept2		£880	TLO	880
W4	x8 (added 1/5/17)		Concept2	2017	£2,720	TLO	
Spares	x2 spare (added 1/5/17)		Concept2	2017	£880	TLO	

As new, unused. Includes 2 spares bought with 2010 M1/W1 sets  
Remains of old sets, used



M7	x8 (added 23/5/17)	Concept2	2017	£3,440	TLO	
Spares	x2 spare (added 23/5/17)	Concept2	2017	£960	TLO	
sculls	x6 pairs	Concept2		£1,200	TLO	1200
	x1 pair	Croker		£150	TLO	200
De Graff Trailer		De Graff		£3,700		3500
Trailer steps				£235	TLO	£235
Cox boxes	x3	NK New style	2010	£1,700	TLO	1700 (rarely available second hand)
	x4	NK Old style		£2,200	TLO	2200 (rarely available second hand)
		Concept2 model C?	2 model C 3 model D	£6,000	TLO	
8 Ergos		RowPerfect	Bought 2005	£1,000	TLO	6525
1 Rowperfect						1000
2 Speed Coach Gold				£400	TLO	300
5 Megaphones				£400	TLO	300
				£375	TLO	375
5 pairs				£200	TLO	200
2 sets				£560	TLO	700
				£520	TLO	520
8 Lifejackets						
1 TV & Video & 2no DVD player		(related 1/1/16)	Secondhand 2006	£400	TLO	
5 Throwbags				£400	TLO	360
2 Video camera				£400	TLO	250
1 Speedcoach GPS				£455	TLO	£455
2 Cox Orbs @ £700 each		(added 20/05/16)		£1,400	TLO	
1 GPS Strokecoach		(added 23/5/17)		£391	TLO	
TOTAL				£230,823		

