

**COVER NOTE**

26th July 2010

Christ's College Boat Club  
C/o The Treasurer  
Christ's College  
Cambridge

CB2 3BU

Dear Paul

Policy No:	NG1029
Assured:	Christ's College Boat Club
Period of Insurance:	12 Months commencing the 1 <sup>st</sup> January 2010

Thank you for instructing us to arrange this insurance.

The attached Cover Note Wording is an exact copy of the wording of your Insurance Policy at inception of this insurance.

Unless we hear from you to the contrary, we will assume that the wording fully meets your requirements. It is in your own interest to check that this wording is acceptable to you. Please inform us immediately if you consider the insurance as arranged needs amendments.

This insurance has been placed 100% with Navigators & General.

Please inform us immediately of any changes, which may subsequently be required to this insurance. Any amendments, which are required, will only come into effect when agreed by Insurers and when confirmed by Lovat Insurance Brokers Ltd., as being in force. As a general rule, amendments to the Insurance cannot be backdated.

Yours sincerely,

**Chris Moon**  
**Lovat Insurance Brokers Ltd.**

Direct Line: 01892 509018  
E-mail: [chrism@lovatins.co.uk](mailto:chrism@lovatins.co.uk)

<b>TYPE:</b>	Boat and Equipment Insurance
<b>MASTER POLICY NO:</b>	SC196999912
<b>POLICY NUMBER:</b>	NG1029
<b>NAME OF ASSURED:</b>	Christ's College Boat Club
<b>PERIOD:</b>	12 Months commencing the 1 <sup>st</sup> January 2010
<b>LIABILITIES TO THIRD PARTIES LIMIT OF INDEMNITY:</b>	£2,000,000  In respect of any one accident or series of accidents arising out of the same event plus all legal costs incurred with Insurers prior consent
<b>TERRITORIAL LIMITS:</b>	Inland and Territorial Waters of the United Kingdom and the Continent of Europe unless otherwise specified and agreed prior to inclusion.
<b>CLAIMS FRANCHISE AMOUNT:</b>	£250
<b>PREMIUM:</b>	£2929.25
<b>PREMIUM TAX:</b>	£146.46
<b>TOTAL PREMIUM:</b>	£3075.71
<b>INSURERS:</b>	The following insurance companies for their respective shares:  NAVIGATORS & GENERAL LIMITED 100%

Subject to all Clauses, Terms and Conditions as per Elite Rowing Scheme - Boats and Equipment Policy Wording, dated January 2010.

Sums Insured for Boats and Equipment as Schedule of Craft attached.

## Christ's College Boat Club

Schedule of Boats and Equipment @ 1<sup>st</sup> January 2010

### AS AT DECEMBER 2009

boat	name	Boat Number	manufacturer	Year	Value	
men 1st 8	Bill Windham	CCO806	Janousek	2006	£12,000	
men 2nd 8	CH5	CCO801	Janousek	1997	£8,000	
men 3rd 8	Sir Hans	CCO800	Janousek	1995	£6,000	
men 4th 8	Mike Muir-Smith Professor Malcolm Bowie	CCO805	Janousek	1996	£5,500	
women 1st 8		CCO807	Janousek	2007	£12,500	
women 2nd 8	The Beagle	CCO804	Janousek	1995	£7,000	
women 3rd 8	Lady K	CCO803	Aylings	1990	£2,000	
Novice A	Nick English	CCO802	Burgashell	2003	£6,000	
men 1st 4	Alan Munro	CCO400	Janousek	2002	£5,000	
men 2nd 4	Henry Benson	CCO403	Janousek	1995	£4,000	
women 1st 4	Mary Munro Rosemary Radcliffe	CCO401	Janousek	2002	£5,000	
women 2nd 4	CBE	CCO402	Janousek	1999	£3,000	
Men 2-	Owen Patman	CCO202	Sims	bought 2nd hand 2004	£1,500	
M 2-/2x	Wilma	CCO201	Aylings	old!	£1,500	
W 2-	Wooster	CCO200	Janousek	bought 2nd hand 2004	£1,500	
Novice 2x/+	Nov Burgashell tub	CCO203	Burgashell	?1990s/2000	£3,500	
Novice 2+	Wooden Tub	CCO204	?	1890s	£2,000	
scull	Burgashell (ch99)	CCO103	Burgashell	1990s?	£1,500	
scull	Richard Dawson	CCO100	Winracing	owned since 2005	£2,000	
scull	wooden	CCO101	Roland Sims	1970s?	£500	
Restricted 1x	Tracy	CCO102	clinker	built on site 1960/70	£500	
Oars						
M1	x9		Concept2		£1,500	TLO
m2	x8		Concept2		£1,250	TLO
m3	x8		Concept2		£1,000	TLO
m4	x8		Concept2		£1,000	TLO

m5	x7	Concept2	£1,000	TLO
w1	x10	Concept2	£1,750	TLO
w2	x8	Concept2	£1,500	TLO
w3	x8	Concept2	£1,250	TLO
sculls	x5 pairs	Concept2	£1,250	TLO
De Graff Trailer		De Graff	£3,700	
Trailer steps			£235	TLO
Cox boxes	x6	4 x NK, 2 x RowData	£1,300	TLO
Speedcoach		NK ratemeter	£110	TLO
	8 Ergos	Concept2 model C	4 - 2002, 4 - 1998	£6,000 TLO
	1 Rowperfect	RowPerfect	Bought 2005	£1,000 TLO
	2 Stroke coaches			£400 TLO
	6 Megaphones inc 1 mini			£400 TLO
5 pairs	Slings			£375 TLO
2 sets	Radios (coach/cox)			£200 TLO
	3 Sliders			£300 TLO
	5 Lifejackets			£200 TLO
	1 TV & Video & 2no DVD player		Secondhand 2006	£150 TLO
	5 Throwbags			£400 TLO
	2 Video camera			£400 TLO
<b>TOTAL</b>			<b>£117,170</b>	

Wherever "TLO" appears against items insured hereunder they are in accordance with the terms of the Clause "ITEMS INSURED FOR TOTAL LOSS" set out in Conditions of this Insurance.

Including new &/or acquired &/or added boats &/or equipment as hereafter declared and valued, subject to prompt notification to Insurers. Subject to additional premium to be arranged. Boats &/or associated equipment loaned to or hired by the Assured are insured hereunder on full conditions subject to prompt notification to Insurers, in accordance with the Terms of the Clause "LOANED OR HIRED BOATS" set out in the Conditions of this insurance. If period on loan or on hire exceeds 15 consecutive days, at any one time, then subject to an additional premium to be arranged.

All values set out above or hereafter declared are "agreed values"; see "Sculls Clause" in respect of Sculls.

Cancelling returns of premium only.