

Christ's College Boat Club  
C/o Rose McNeill - Treasurer  
Christ's College  
Cambridge  
CB2 3BU

**Client Ref:**  
2979381  
**Date:**  
10th December 2013  
**Direct Line:**  
01892 509018  
**Email:**  
[chrism@lovatins.co.uk](mailto:chrism@lovatins.co.uk)

Dear Rose

## RENEWAL INVITATION

**Navigators & General - Elite Rowing Club Insurance Policy Number: NG1029**

I refer to the above policy that falls due for renewal on 1st January 2014 and enclose herewith details of the renewal premium required for the forthcoming year.

I enclose a copy of the current schedule of craft and equipment insured under the policy. I would be grateful if you could kindly read through this carefully to ensure that it is indeed correct and up to date and advise me of any necessary alterations.

**Please remember that the Sums Insured shown on the Schedule are on an "Agreed Value" basis and not "Market Value" at time of loss i.e. we do not make a deduction for wear, tear and depreciation. Also, the "Elite" policy has been specifically written for the sport of rowing and therefore provides all the covers you would expect without the restrictions of some other policies that you may consider.**

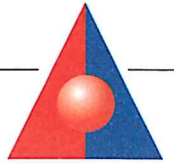
Whilst writing I confirm that the Policy terms and conditions have remained unchanged from last year.

Please note that there are no "days of grace" for payment of the renewal premium and it is therefore important to ensure that we receive the renewal premium as shown on the enclosed invoice prior to the renewal date in order to maintain continuity of insurance cover.

The renewal is subject to no known or reported losses prior to renewal.

### **Are you responsible for insuring your Clubhouse/Boathouse?**

If it is not already insured through us then why not ask me for a quotation when your present policy falls due for renewal.



I trust that you find the above and enclosed to be in order and look forward to receiving your instructions in due course. If however in the meantime you do wish to discuss the renewal in any more detail, then please do not hesitate to contact me.

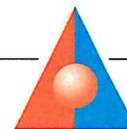
With kind regards

Yours sincerely

A handwritten signature in black ink, appearing to read 'Chris Moon'.

**Chris Moon**  
Account Director

Lovat is an Independent Insurance Broker who is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA company reference number is 305302 and this may be verified by checking the register on the FCA website at [www.fca.org.uk](http://www.fca.org.uk). Our updated Terms of Business are enclosed, reflecting the change of our Regulator and some minor amendments.



Christ's College Boat Club  
C/o Rose McNeill - Treasurer  
Christ's College  
Cambridge  
CB2 3BU

Calverley House  
55 Calverley Road  
Tunbridge Wells  
TN1 2TU

Policy Queries:  
01892 509018

## INVOICE

Date: 10 December 2013

Invoice Ref: 13740438

Client ref: 2979381

Type of Policy	Insurer	Insurer Pol No.	Policy Term	(£)
Small Craft - Elite Rowing Insurance	Navigators & General	NG1029	01/01/14 - 31/12/14	2,595.95
Sub total				2,595.95
Commission Discount				0.00
VAT on fees				0.00
Other VAT				0.00
IPT				155.76
<b>TOTAL</b>				<b>£2,751.71</b>

Payment Due : 01 January 2014

### Payment Methods

**For Payment by BACS:-** ( Please quote your Client ref shown at the top of the invoice)

Account Name Lovat Insurance Brokers Ltd - Client Account  
Account No: 03625516  
Sort Code: 18-00-02  
Bank: Coutts & Co, Specialist Commercial Banking, 440 Strand, London, WC2R 0QS

**For Payment by Debit or Credit Card** - please call Cheryl Bowden on 01892 509006

**Please note:** **Payment by Credit Card will incur a £2.00 processing fee (Debit card - free of charge)**  
**American Express, Visa Business, & MasterCard Insignia not accepted**

**For Payment by Cheque**

Payee Lovat Insurance Brokers Ltd

**Credit Facilities:** Credit Facilities are available that can spread the cost over a number of months.  
For more information, please speak to your Account Executive.

COMMENTS:

# Schedule

## As at 1st January 2014

boat	name	Boat Number	manufacturer	Year	Value	
Men's 1st 8	Todd of Trumpington	CCO801	Stampfli	2011	£23,000	
Men's 2nd 8	Bill Windham	CCO806	Janousek	2006	£11,000	
Men's 3rd 8	Mike Muir-Smith	CCO805	Janousek	1996	£7,000	
Men's 4th 8	Sir Hans	CCO800	Janousek	1995	£4,000	
Men's novice 8	Nick English	CCO802	Burgashell	2003	£6,000	
Women's 1st 8	Professor Malcolm Bowie	CCO807	Janousek	2007	£11,000	
Women's 2nd 8	The Beagle	CCO804	Janousek	1995	<b>£6,000</b>	
Women's 3rd 8	Lady K	CCO803	Aylings	1990	£2,000	
men 1st 4	Alan Munro	CCO400	Janousek	2002	£5,000	
men 2nd 4	Henry Benson	CCO403	Janousek	1995	£3,000	
women 1st 4	Mary Munro	CCO401	Janousek	2002	£5,000	
women 2nd 4	Rosemary Radcliffe CBE	CCO402	Janousek	1999	£3,000	
Men 2-M 2-/2x	Owen Patman	CCO202	Sims	bought 2nd hand 2004	£1,500	
	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	<b>£10,000</b>	
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	
Scull	Harry Waters	CCO104	David Cartwright	1986	£2,000	
Oars						
M1	x8	White	Concept2	2010	£2,600	TLO
M2	x8	Grey	Concept2		£1,600	TLO
M3	x8	Black	Concept2		£1,200	TLO



M4	x8	Orange	Concept2		£1,000	TLO
M5	x8	Yellow	Concept2		£1,000	TLO
M6	x8	Brown	Concept2		£1,000	TLO
W1	x8	Blue	Concept2	2010	£2,600	TLO
W2	x8	Red	Concept2		£1,200	TLO
W3	x8	Green	Concept2		£1,000	TLO
Spares	x5		Concept2		£1,650	TLO
	x11		Concept2		£880	TLO
sculls	x6 pairs		Concept2		£1,200	TLO
	x1 pair		Croker		£150	TLO
De Graff Trailer			De Graff		£3,700	
Trailer steps					£235	TLO
Cox boxes	x2		NK New style	2010	£1,100	TLO
	x4		NK Old style		£2,200	TLO
			Concept2 model C	4 - 2002, 4 – 1998	£5,000	TLO
	10 Ergos		RowPerfect	Bought 2005	£1,000	TLO
	1 Rowperfect				£400	TLO
	2 Speed Coach Gold				£400	TLO
	5 Megaphones				£375	TLO
5 pairs	Slings				£200	TLO
2 sets	Radios (coach/cox)				£560	TLO
	7 Sliders				£520	TLO
	8 Lifejackets				£150	TLO
	1 TV & Video & 2no DVD player			Secondhand 2006	£400	TLO
	5 Throwbags				£400	TLO
	2 Video camera					
<b>TOTAL</b>					<b>£144,220</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.