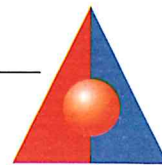




LOVAT

INSURANCE BROKERS LIMITED

Calverley House, 55 Calverley Road, Royal Tunbridge Wells, Kent TN1 2TU
Tel: 01892 509018 Fax: 01892 509020 Email: chrism@lovatins.co.uk
www.rowinginsurance.co.uk



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

Client Ref:
2979381
Date:
2nd January 2013
Direct Line:
01892 509018
Email:
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 2013 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?

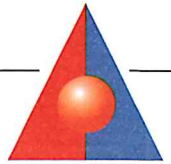
If it is not already insured through us then why not ask me for a quotation when your present policy falls due for renewal.



BIBA
Member

Part of the **bestinvest** group

Registered in England 1544583 Registered Office: 6, Chesterfield Gardens, Mayfair, London W1J 5BQ
Authorised and regulated by the Financial Services Authority



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.

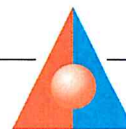
With kind regards

Yours sincerely

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

Chris Moon
Account Director

Lovat are an Independent Insurance Broker who are authorised and regulated by the Financial Services Authority (FSA). Our FSA company reference number is 305302 and this may be verified by checking the register on the FSA website at www.fsa.gov.uk. Our Terms of Business remain the same as previously advised, except to clarify that on rare occasions where a wholesale broker has been used we may pass client monies to UK based wholesale insurance brokers for onward payment to insurers.



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: 02 January 2013

Invoice Ref: 11399609

Client ref: 2979381

Type of Policy	Insurer	Insurer Pol No.	Policy Term	(£)
Small Craft - Elite Rowing Insurance	Navigators & General	NG1029	01/01/13 - 31/12/13	2,132.18
Sub total				2,132.18
Commission Discount				0.00
VAT on fees				0.00
Other VAT				0.00
IPT				127.93
TOTAL				£2,260.11

Payment Due : 02 January 2013

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

Payments by Debit Card remain free of charge

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:

AS AT DECEMBER 2012

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	£5,000	
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-	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	
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
	10 Ergos	Concept2 model C	4 - 2002, 4 – 1998	£5,000	TLO
	1 Rowperfect	RowPerfect	Bought 2005	£1,000	TLO
	2 Speed Coach Gold			£400	TLO
	5 Megaphones			£400	TLO
5 pairs	Slings			£375	TLO
2 sets	Radios (coach/cox)			£200	TLO
	7 Sliders			£560	TLO
	8 Lifejackets			£520	TLO
	1 TV & Video & 2no DVD player		Secondhand 2006	£150	TLO
	5 Throwbags			£400	TLO
	2 Video camera			£400	TLO
TOTAL				£112,220	