



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

Client Ref:
2979381
Date:
28th December 2016
Direct Line:
01732 228711
Email:
chris.moon@towergate.co.uk

Dear Andy

Navigators & General - Elite Rowing Insurance Policy Number: NG1029

Thank you for choosing us for your Rowing insurance. I can confirm that your cover will begin on **01/01/2017**.

We have set up your policy based upon the information you have provided and the details of your policy are attached to this letter. Please do take some time to read all of the information to ensure we have understood your requirements and have covered your needs accordingly - it is very important to us, and of course you. If you need to make any amendments to your policy, please contact us as soon as possible.

Annual Price

Recommended Insurance Policy(ies)	
Premium	£2,462.11
Insurance Premium Tax @10%	£ 246.21
Total	£2,708.32

And, of course, if there is anything else we can help you with please do not hesitate to contact us. You can reach us on **01732 228711** where we will be able to:

- Amend your policy and personal details should they change
- Answer any queries you may have about your policy/cover

In the meantime if you need to contact us to make a claim our contact number is **01732 228711** and quote reference number **NG1029**.

Thank you once again for choosing Towergate; we're pleased to have you with us.

Yours sincerely


Chris Moon
Account Director



Elite Rowing
Endorsed by British Rowing



Towergate Insurance

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Tel: **0344 892 1300** Fax: **0344 892 1301**

www.towergateinsurance.co.uk

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Registered address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Authorised and regulated by the Financial Conduct Authority.



Documents Enclosed

Policy Schedule	This details the basis of your insurance quotation including property insured, sections covered, sums insured, excesses and any endorsements that apply.
Statement of Fact	This details the information supplied by you to enable the premium to be calculated and the correct terms and endorsements applied to your policy. If any of the information on this document is incorrect you must notify us immediately.
Policy Wording	This details the Insurer's standard policy wording and can be found on our website www.rowinginsurance.co.uk

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

Your insurance requirements and our recommendation

We understand that you require insurance which is suited to your circumstances. 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. Your Elite Rowing insurance is provided by a single insurer, Navigators & General.

Our Elite Rowing insurance policy is designed to meet the demands and needs of an individual or club requiring property and liability cover for the rowing boat(s) and equipment as detailed in the Schedule of Insurance. Details of excesses are shown in the Schedule of Insurance and the Policy wording.

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.

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.

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.

Our Insurance placement approach

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.	
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.	
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 Scheme
For the following insurance(s) we have used another broker to help us place your cover.	
For the following insurance(s) we have used another part of the Towergate Group of companies, who act as an agent of the insurer.	

The following information is in relation to the insurance(s) we have arranged.

Sourcing a suitable policy	We act as your agent	Yes
	We act as agent of the insurance company	
Placing the insurance	We act as your agent	Yes
	We act as agent of the insurance company	
In the event of a claim	We act as your agent	Yes
	We act as agent of the insurance company	

Cover Note

WORDING: Elite Rowing Scheme Boats & Equipment Policy (06/16)

POLICY NUMBER: NG1029

NAME OF ASSURED: Christ's College Boat Club

PERIOD: 12 Months commencing the 1st January 2017

TOTAL SUM INSURED: See attached Schedule

**LIABILITIES TO THIRD PARTIES
LIMIT OF INDEMNITY:** £3,000,000
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

TERRITORIAL LIMITS: Inland and Territorial Waters of the United Kingdom and the Continent of Europe unless otherwise specified and agreed prior to inclusion.

CLAIMS FRANCHISE AMOUNT: £250

PREMIUM: £2,462.11

PREMIUM TAX: £246.21

TOTAL PREMIUM: £2,708.32

INSURER: 100% Navigators & General

Subject to all Standard Policy Clauses, Terms and Conditions other than:-

Conditions: None

Subjectivities: None

Date: 28th December 2016

Schedule

As at 1st January 2017

Boat	Name	Boat No.	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	Storage
Women's 2nd 8	Professor Malcolm Bowie	CCO807	Janousek	2007	£11,000	
Women's 3rd 8	The Beagle	CCO804	Janousek	1995	£6,000	
Women's 4th 8	Lady K	CCO803	Aylings	1990	£2,000	Storage
Women's 1st 8	Spirit of '84	CCO808	Filippi	2014	£25,000	
men 1st 4	Alan Munro	CCO400	Janousek	2002	£5,000	
men 2nd 4	Henry Benson	CCO403	Janousek	1995	£3,000	Storage
women 1st 4	Mary Munro	CCO401	Janousek	2002	£5,000	
women 2nd 4	Rosemary Radcliffe CBE	CCO402	Janousek	1999	£3,000	Storage
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	Storage
Novice 2+	Wooden Tub	CCO204	?	1890s	£10,000	
scull	Burgashell (ch99)	CCO103	Burgashell	1990s?	£1,500	Storage
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	
scull	La Nina (added 12/10/15)		Burgashell		£1,200	Storage
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
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	x3		NK New style	2010	£1,700	TLO
	x4		NK Old style		£2,200	TLO
	8	Ergos	Concept2 model C?	2 model C 3model D	£6,000	TLO
	1	Rowperfect	RowPerfect	Bought 2005	£1,000	Storage
	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	Storage
	8	Lifejackets			£520	TLO
	1	TV & Video & 2no DVD player		Secondhand 2006	£150	Storage
	5	Throwbags			£400	TLO
	2	Video camera			£400	TLO
	1	Speedcoach GPS			£455	TLO
	2	Cox Orbs @ £700 each	(added 20/05/16)		£1,400	TLO
TOTAL					£182,125	

Items marked as "Storage" exclude Use & transit perils

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.