



Elite Rowing
Endorsed by British Rowing



3rd December 2015

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

Contact Reference:
2979381

Insurer:
Navigators & General

Policy No:
NG1029

Expiry Date:
31/12/2016

Renewing your Elite Rowing Insurance

Dear Andrew

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 *1st January 2016* 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 INSURANCE 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 same terms, sums insured and excesses that you've enjoyed for the last 12 months and you can find those under **YOUR INSURANCE REQUIREMENTS AND OUR RECOMMENDATION** section, also over the page.

It's important we know that this still meets your needs, because we want you to remain our customer for many years. So please, before your renewal date and to enable us to renew your policy:

- Call us on 01732 228711 and let us know that you've reviewed the policy details we 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.**

Yours sincerely,

Chris Moon
Account Director
chris.moon@towergate.co.uk
Towergate Insurance

The total cost for your policy is:

£2770.51

Contact Us

Chris Moon
01732 228711
chris.moon@towergate.co.uk

Opening Hours

Monday – Friday
9.00am – 5.00pm



Version: 04 April 2014

Towergate

26-28 Pembroke Road, Sevenoaks, Kent TN13 1XR

Tel: **0844 892 1300** Fax: **0844 892 1301**

www.towergate.co.uk

Towergate Insurance and Elite Rowing are trading names of Towergate Underwriting Group Limited
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YOUR INSURANCE POLICY - Navigators & General

Premium*	£2,770.51
Total	£2,770.51
*All premiums include the new Insurance Premium Tax rate of 9.50%	

YOUR INSURANCE REQUIREMENTS AND OUR RECOMMENDATION

We recommend Elite Rowing because the combination of cover, terms and conditions meet your insurance requirements as set out in your Demands and Needs statement below. The Insurer(s) has(ve) been selected on the basis of the product features they provide, their knowledge of similar risks and claims paying ability.

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

YOUR DEMANDS AND NEEDS

PLEASE REFER TO THE ENCLOSED SCHEDULE	
Franchise	£250
Special Conditions / Limitations	None
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. 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.

Duty of Disclosure

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of your policy and when you renew your insurance. It is important that all statements you make on proposal forms, claim forms and other documents are full and accurate. Please note that if you fail to disclose any material information to your insurers, this could invalidate your insurance and could mean that, part or all of, a claim may not be paid. An example of such disclosure would be any loss or incident that did not result in a claim.

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.

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	No
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.	No
For the following insurance(s), that you have/will be quoted for, we have only offered you a policy/policies from one insurance company.	Yes
For the following insurance(s) we have used another broker to help us place your cover.	No
For the following insurance(s) we have used another part of the Towergate Group of companies, who act as an agent of the insurer.	No

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	No
Placing the insurance	We act as your agent	Yes
	We act as agent of the insurance company	No
In the event of a claim	We act as your agent	Yes
	We act as agent of the insurance company	No

How to Pay

Paying for your premium can be done in several easy ways.

Direct Debit	Setting up your direct debit payments is done in one simple phone call. Call us and we will arrange this for you. Subject to approving your application we will send you a letter which will include confirmation of your payment along with a credit agreement detailing PCL's terms and conditions with you. It is really important you return this credit agreement or acknowledge the agreement online. Full details of how to do this can be found in your welcome letter.
Debit or Credit Card	If you wish to pay in one up-front payment by credit card, please note all credit card transactions are subject to a 2% charge (minimum charge £5). No charge is made for payment by a debit card.
Direct Bank Transfer	<p>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:</p> <p>Bank: RBS London Corporate Bank Centre Sort Code: 15-10-00 Account Number: 24217054 Account Name: TUGL Re Lovat Insurance Brokers Client NST Account</p> <p>Please ensure that you include the reference 118/2979381 in your payment details to distinguish your payment to us.</p>
Cheque	Please make your cheques including the reference 118/2979381 payable to TUGL RE Lovat Insurance and send it to Client Payments, Towergate House, 1st Floor, 5 Airport West, Lancaster Way, Yeadon, Leeds, LS19 7ZA

Documents Enclosed

Quote Schedule	This details the basis of your insurance quotation including property insured, sections covered, sums insured, excesses and endorsements applying.
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. This forms the basis of the Contract between You and Insurers.
Summary of Cover Key Facts/Policy Summary	This summarises the key features of your policy(ies).
Important Information and 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.
IMPORTANT: Please ensure you read all documentation and contact us immediately should you have any queries	



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Policy Queries:
01732 228711

INVOICE

Date: 03 December 2015

Invoice Ref: 20301955

Client Ref: 2979381

Type of Policy	Insurer	Insurer Pol No.	Policy Term	(£)
Small Craft - Elite Rowing Insurance	Navigators & General	NG1029	01/01/16 - 31/12/16	2,530.15
Sub total				2,530.15
Commission Discount				0.00
VAT on fees				0.00
Other VAT				0.00
IPT				240.36
TOTAL				£2,770.51

Payment Due : 01 January 2016

Payment Methods

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

Account Name TUGL Re Lovat Insurance Brokers Client NST Account

Account No: 24217054

Sort Code: 15-10-00

Bank: RBS London Corporate Bank Centre

For Payment by Debit or Credit Card - please call 01732 228711

A 2% charge may apply for payments by Credit Card

Please note: American Express cards not accepted

For Payment by Cheque

Payee TUGL Re Lovat Insurance

Credit Facilities: Credit Facilities may be available that can spread the cost over a number of months.

For more information, please speak to your Account Executive.

COMMENTS:

Schedule

As at 30th November 2015

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 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
Women's 1st 8		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
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	£10,000
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
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
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

		Concept2 model C?	2 model C 3model D		
	8 Ergos			£6,000	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
	1 Speedcoach GPS			£455	TLO
TOTAL				£180,725	

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.