**CHRIST’S COLLEGE - BOAT CLUB INSURANCE**

Summary of cover offered by Navigators & General (via Lovats) and RSA Cambridge College Boat Club Scheme

**1). Current Cover:-**

* Navigators & General
* Current total sum insured – assume £130,820 boats/equipment, £3,000,000 Public Liability
* Current premium – Estimate at circa £2,810 including 6% tax
* Current excess - £250 Franchise – means any loss over £250 is paid **in full**
* Advantages over RSA:-
* Includes Europe
* Losses over £250 paid in full

**2). Alternative Cover:-**

* RSA
* Sums insured – boats/equipment £130,820, Public Liability £10,000,000 (provided under main College policy with RSA)
* Alternative premium - £1,733.37 including 6% tax Excess - £250 per claim
* Advantages over Lovats (Navigators & General)
* No ‘Total Loss Only’ restriction – currently applies to Blades & Equipment
* Higher Public Liability cover
* Hi Tech equipment automatically covered anywhere in the UK up to £2,500 limit (e.g. laptops, phones, media players, portable TV’s, CD/DVD players – all used by the Boat Club in connection with Club activities)
* Cover automatically applies to any boats loaned to other clubs in Cambridge
* Claims managed locally by NW Brown

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