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YACHT AND PLEASURE CRAFT PROPOSAL FORM

DEFINITIONS

The following definitions apply to this insurance

- In Commission:** The period when the Vessel is fitted out or available for immediate use.
- Laid Up:** The period when the Vessel is in a safe berth for storage out of use and not available for use nor used for living on board.
- Vessel:** Vessel means the Hull, Machinery, Boat(s), Gear and Equipment, such as would normally be sold with her if she changed hands.

THE POLICY COVERS

LOSS OF OR DAMAGE TO the Vessel, Engines, Fittings and Equipment inclusive of Dinghies, Boats and Outboard Motor directly caused by external accidental means, up to the agreed Insured value of such items and in accordance with the Institute Yacht Clauses.

- (a) Whilst in commission within the navigating limits stated in the Schedule at sea or on inland waters or in ports, in docks, on ways, gridirons, pontoons, or on the hard or mud, including hauling out and launching with leave to sail or navigate with or without pilots, to go on trial trips and to assist and to tow vessels or craft in distress or as is customary, but it is warranted that the vessel shall not be towed, except as is customary or when in need of assistance, or undertake towage or salvage services under a contract previously arranged by Owners, Masters, Managers or Charterers.
- (b) Whilst laid up as provided for in the Schedule or renewal endorsement including hauling out and launching, striking over, dismantling, fitting out, overhauling or whilst under survey (also to include docking and undocking and periods laid up afloat incidental to laying up or fitting out and with leave to shift in tow or otherwise to or from her lay up berth but not outside the limits of the port or place in which the vessel is laid up) but excluding, unless notice be given to and any additional premium agreed by the Underwriters, any period for which the vessel is used as a house boat or is under major repair or undergoing alteration.

LEGAL LIABILITY TO THIRD PARTIES AND NON-FARE PAYING PASSENGERS

- (a) For claims by third parties and non-fare paying passengers, for which you are legally liable to pay, for death and bodily injury sustained while on board the insured vessel and on embarking or disembarking thereon and for damage to property up to the agreed Limit of Liability as indicated in the schedule attaching to the policy.
- (b) Legal costs reasonably incurred in defense of any claims and specifically agreed to by the Underwriters up to the agreed Limit of Liability as indicated in the schedule attaching to the policy.

EACH OF THESE QUESTIONS MUST BE ANSWERED COMPLETELY

A. DETAILS OF PROPOSER

PLEASE USE BLOCK LETTERS

Names of Proposer (s) / Company _____

Date of Birth (individual) _____ mm/dd/yy Marital Status (individual) _____

Profession/Occupation _____

Proposer's Address _____

Email _____

Telephone Nos. Office _____ Cell _____

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1. Are you a member of any Yacht Club or related Association? YES NO
If 'YES', please state name of Club or Association _____
2. How many years experience do you have in handling this type of craft? _____
3. Will anyone under the age of 18 operate the vessel at any time? YES NO
If 'YES', please give particulars of claims and driving experience _____
- _____
4. Have you ever had any accidents or made any insurance claims during the last five (5) years in connection with any vessel you sailed or owned? YES NO
If 'YES', please state details and upon which company claim(s) was/were made _____
- _____
5. Do you have any professional or other crew (including the primary operator) employed on a permanent or other basis? YES NO
If 'YES', please name crew members together with details and experience _____
- _____
6. Has any insurer or underwriter ever
- (a) declined your proposal? YES NO
- (b) increased your premium? YES NO
- (c) increased your excess? YES NO
- (d) refused to renew your policy? YES NO
- (e) cancelled your policy? YES NO
- If 'YES' to any of these, please state the reasons, together with the Insurance Company _____
- _____
7. Do you propose to enter the vessel in any competition? YES NO
If 'YES', please give details _____

B. DETAILS OF VESSEL

8. (a) Name of vessel _____
- (b) Registration number _____
- (c) Country of Registration or Flag Flown _____
- (d) Type of vessel _____

20. Is the vessel to be used for private and pleasure purposes ONLY? YES NO

If 'NO', please state details of other activities _____

21. Proposed navigating limits (a) Coastal Waters of T & T only

(b) Within the Caribbean

(c) Other

Please note that exclusions may apply

If 'Other', please provide details of range _____

22. Where is the vessel usually moored when in commission? _____

23. Where is the vessel proposed to be laid-up? Place _____

State the period for which the vessel will be laid up From _____ to _____
mm/dd/yy mm/dd/yy

24. Will the vessel be removed from water when laid-up? YES NO

If 'YES', state location, and what security arrangements will be made? _____

NOTE: While laid up the vessel must NOT be used as a houseboat (unless previously agreed by Guardian General Insurance Limited)

25. Is the vessel fitted with automatic fire extinguishing systems in the engine room, fuel tank space or galley? YES NO

If 'YES', please state manufacturers of the system _____

If 'NO', please give details of Fire Extinguishers kept on board _____

26. When was the vessel last surveyed and name of the surveyor? _____

27. A reduction in premium may be granted if you agree to bear a voluntary excess in addition to any compulsory excess.

Will you consider bearing such an excess for all claims? YES NO

If 'YES', please state amount \$ _____

28. Are you the sole owner of the vessel to be insured? YES NO

If 'NO', please give name and address of any Mortgage, Lease or Interested Party Arrangements _____

29. Will Cooking take place on the vessel? YES NO

If 'YES', please state details of the bottled gas used _____

DECLARATION

I/We wish to effect an insurance with Guardian General Insurance Limited on the terms conditions and exclusions of the Policy to be issued by the Company. I/We warrant that the statements and particulars given by me/us in this proposal are to the best of my/our knowledge and belief true and complete and no material fact has been misrepresented mis-stated suppressed or withheld. I/We agree that this proposal and declaration shall form the basis of the contract between me/us and Guardian General Insurance Limited and shall be deemed as incorporated in the Policy to be issued.

Date _____
mm/dd/yy

Proposer's Signature _____