

NORTHERN MARINE UNDERWRITERS LIMITED

RENEWAL INVITATION

IMPORTANT - There are no days of grace and unless Underwriters receive renewal instructions by renewal date all cover will lapse.

POLICY REFERENCE MTP0006519 **AGENT:** Marsh Ltd

INSURED
Secure Measures Limited t/a Leigh Marina
High Street
Leigh-on-Sea
Essex
SS9 2ES

PERIOD OF INSURANCE From 25 July 2018 To 24 July 2019

PREMIUM	Gross Premium	£	7,368.38
	Insurance Premium Tax	£	884.21
	Amount Payable	£	8,252.59

THE BUSINESS Boatyard including facilities for boat repair, Mooring, Lifting & Storage

RISK ADDRESS	PREMISES	1	High Street Leigh-on-Sea Essex SS9 2ES United Kingdom
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OPERATIVE SECTIONS	1 MATERIAL DAMAGE	1A Business Property	INSURED
		1B Glass	NOT INSURED
		1C Business Equipment	INSURED
		1D Frozen Food	NOT INSURED
		1E Goods In Transit	INSURED
		1F Exhibitions	NOT INSURED
	2 FINANCIAL LOSS	2A Business Interruption	INSURED
		2B Loss of Money	INSURED
		2C Defective Title of Vessels	NOT INSURED
	3 LEGAL LIABILITY	3A Employers Liability	INSURED
		3B Public Liability	INSURED
	4 MARINE	Part 1 Marine	INSURED
		Part 2 Builders Risks	INSURED
	5 FIDELITY GUARANTEE		NOT INSURED
	TERRORISM		NOT INSURED
	INDIVIDUAL SCHEDULES FOR INCLUDED SECTIONS ARE ATTACHED		

POLICY CONDITIONS APPLICABLE

1. Flammable Liquids and Liquid Petroleum Gas Regulations
6. Fire Extinguishing Appliance - 12 Monthly Maintenance
9. Stillage Condition Precedent
10. Tenant Condition Precedent
11. Waste and Cloth Condition Precedent
14. Electrical Circuit Condition Precedent

DATE: 18 July 2018

EXAMINED: jkellett

Northern Marine Underwriters Limited on behalf of the Munich Re Syndicate Limited at Lloyd's under agreement number B1097AB181003.

MATERIAL DAMAGE	Section 1A - Business Property
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REFERENCE	MTP0006519
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RISK ADDRESS	PREMISES	1	High Street Leigh-on-Sea Essex SS9 2ES United Kingdom
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INSURED PROPERTY			
Items Description		Sum Insured	Excess
Buildings	Reinstatement	£300,000.00	£250.00
Miscellaneous All Other Contents	Indemnity	£30,400.00	£250.00
Business Equipment	Indemnity	£20,000.00	£250.00
Computers and Associated Equipment	Indemnity	£2,000.00	£250.00
Marina Installations	Reinstatement	£80,000.00	£250.00
TOTAL SUM INSURED FOR SECTION 1A		£432,400.00	

ENDORSEMENTS APPLICABLE

OPTIONAL COVER - SUBSIDENCE	INCLUDED	EXCESS	£1,000
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DATE: 18 July 2018

NORTHERN MARINE UNDERWRITERS LIMITED

MATERIAL DAMAGE	Section 1C - Business Equipment
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REFERENCE	MTP0006519
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INSURED PROPERTY			
Items Description	Sum Insured	Situation	Excess
Miscellaneous - Boat Travel Hoist	£20,000.00	UK	£500.00
Miscellaneous - Bobcat Telehandler	£18,500.00	UK	£500.00
Miscellaneous - IHI Crane	£90,000.00	UK	£500.00
TOTAL SUM INSURED FOR SECTION 1C	£128,500.00		

<p>ENDORSEMENTS APPLICABLE</p> <p>It is noted and agreed that cover under this section is extended to include the Republic of Ireland</p>

DATE: 18 July 2018

MATERIAL DAMAGE	Section 1E - Goods in Transit
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REFERENCE	MTP0006519
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INSURED PROPERTY		
Items		
	Estimated Annual Carryings	Limit any one vehicle
Goods by your own vehicles	£100,000.00	£10,000.00
(All Estimates are adjustable as per Policy Clause I9)		

EXCESS	£250.00
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ENDORSEMENTS APPLICABLE

DATE: 18 July 2018

FINANCIAL LOSS	Section 2A - Business Interruption
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REFERENCE	MTP0006519
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INSURED ITEMS					
Description	Indemnity Period	Sum Insured		Declaration Linked	Provisional Premium
Gross Profit	12 Months	£	200,000.00	No	No
TOTAL SUM INSURED FOR SECTION 2A		£	200,000.00		

ENDORSEMENTS APPLICABLE

COVER EXTENSIONS

DATE: 18 July 2018

FINANCIAL LOSS**Section 2B - Loss of Money****REFERENCE**

MTP0006519

INSURED ITEMS

Items	No	Description	Limit any one loss
1 As Description	1.1	Crossed cheques, crossed giro cheques, crossed money orders, crossed bankersdrafts, crossed giro drafts, crossed postal orders, stamped national insurance cards, national savings certificates, premium bonds, unused units in franking machines, credit or debit card sales vouchers & VAT purchase invoices	£250,000.00
2 Money on the premises	2.1	during business hours	£3,000.00
	2.2	out of business hours contained in a locked safe or strongroom	£3,000.00
	2.3	out of business hours not contained in a locked safe or strongroom or in any coin or token operated gaming, amusement or vending machine	£250.00
	2.4	contained in vending machines or payphones	£0.00
3 Money away from the premises	3.1	at the private dwelling of the Insured or those of your authorised employees in a locked safe or strongroom	£1,000.00
	3.2	at the private dwelling of the Insured or those of your authorised employees not in a locked safe or strongroom	£1,000.00
	3.3	in transit to or from the premises, post office or Insured's bank or in a bank night safe	£3,000.00
	3.4	at any of your contract sites during business hours	£0.00
4 As Description	4.1	Damage to clothing of or the personal effects of any Principal Partner Director or Employee of the Insured	£0.00

EXCESS £0.00**ASSAULT COVER****Included**

Death	£10,000
Total or permanent loss or loss of use of one or more limbs, hands or feet	£10,000
Total or permanent loss of sight of one or both eyes	£10,000
Total or permanent loss of hearing or speech	£5,000
Permanent total inability to attend to any occupation	£10,000
Temporary total inability to attend to the usual occupation	£100 per week

ENDORSEMENTS APPLICABLE**ESTIMATED ANNUAL CARRYINGS** £0.00**Adjustable as per Policy Clause I9**

DATE: 18 July 2018

LEGAL LIABILITY	Section 3A - Employers Liability
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REFERENCE	MTP0006519
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LIMIT OF OUR LIABILITY (excluding Terrorism)	£10,000,000.00
LIMIT OF OUR LIABILITY (Terrorism)	£5,000,000.00

ESTIMATED ANNUAL WAGES SPLIT (Adjustable as per Policy Clause I9)	
CATEGORY	WAGES
1.01 Non-Manual - Administration, Clerical, Managerial & Directors	£34,000.00
4.01 Boat Manufacturers, Boat Repairers & Marine Engineers	£57,000.00
TOTAL ESTIMATED ANNUAL WAGES	£91,000.00

EXCESS	£0.00
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ENDORSEMENTS APPLICABLE

DATE: 18 July 2018

LEGAL LIABILITY	Section 3B - Public Liability including Yachtyard Liability
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REFERENCE	MTP0006519
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PUBLIC LIABILITY	LIMIT OF OUR LIABILITY	£3,000,000.00
PRODUCTS LIABILITY	LIMIT OF OUR LIABILITY	£3,000,000.00

CATEGORY	DESCRIPTION
Specified power operated lifts, hoists & cranes operated at the premises or unlicensed road vehicles & mobile plant	Bobcat Telehandler, Boat Travel Hoist, IHI Crane

Maximum length of vessel handled or worked upon	23 Metres
Maximum value of vessels handled or worked upon	£500,000.00

ESTIMATED ANNUAL TURNOVER	£280,000.00
(Adjustable as per Policy Clause I9)	

EXCESS - PUBLIC LIABILITY	£500.00
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EXCESS - HEAT WORK	£500.00
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EXCESS - PRODUCT LIABILITY	£500.00
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ENDORSEMENTS APPLICABLE
It is a Condition Precedent to our liability that British Marine terms of trade used/adopted Excluding spraying
It is a Condition Precedent to our liability that all craft worked on/with are private pleasure craft only
It is a Condition Precedent to our liability that moorings are professionally laid maintained and inspected at least annually

DATE: 18 July 2018

MARINE**Section 4 Part 1 - Marine****REFERENCE**

MTP0006519

RISK ADDRESS**PREMISES**1 High Street
Leigh-on-Sea
Essex
SS9 2ES
United Kingdom**PART 1**

VESSELS

Included

THIRD PARTY LIABILITY

Included

Limit of Liability

£3,000,000.00

Excess

£500.00

Yardboats Chartered Vessels & Other Vessels Owned but not for sale

Vessel Name	Vessel Type	Cruising	Year Built	Value	Excess
Fibreglass Open Worboat		Inland and Coastal Waters of the United Kingdom		£6,000.00	£500.00
Houseboat		Laid up ashore		£60,000.00	£500.00
Ifor Williams Trailer				£2,000.00	£500.00
Kubota Road Transporter Dredger		Inland and Coastal Waters of the United Kingdom	2012	£30,000.00	£500.00
RIB		Inland and Coastal Waters of the United Kingdom		£3,000.00	£500.00

ENDORSEMENTS APPLICABLE

It is a Condition Precedent to our liability that an experienced skipper of the Insured is on board and in charge at all times whilst under way

High Speed Clause

Loss of Trailers Endorsement

Cover is extended to include private pleasure use for the following persons:-

Stephen Frasle, Chan Smith

DATE: 18 July 2018

MARINE	Section 4 Part 2 - Builders Risks
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REFERENCE	MTP0006519
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RISK ADDRESS	PREMISES	1	High Street Leigh-on-Sea Essex SS9 2ES United Kingdom
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INSURED PROPERTY		
Limit Any One Vessel	Limit At Location	Excess
£50,000.00	£90,000.00	£500.00

THIRD PARTY LIABILITY	Limit of Liability	£3,000,000.00	Excess	£500.00
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ENDORSEMENTS APPLICABLE

DATE: 18 July 2018
