
WHEN YOU NEED TO MAKE A CLAIM

OUR ADVICE

Your Policy of Insurance is a legal contract under which you have certain responsibilities.

YOU MUST:

- 1 Take all reasonable steps to avert or minimise any loss or damage.
- 2 Provide us with as much information as possible including the names, addresses and contact numbers of the other parties involved.
- 3 Pass on to Yachtline as soon as possible all communication from other parties relating to any matter which might give rise to a claim under this policy You must not respond to such communications without our agreement.

YOU MUST NOT:

- 1 Admit liability
- 2 Make any offer to settle or compromise or pay any costs.
- 3 For the detailed clauses see section 6.9 in your policy 'Claims Procedure'.

Please help us by following this procedure should you need to make a claim on your policy.

Notify us or your broker as soon as possible following the incident, providing us with your contact telephone, fax number or e-mail address and details of the loss. You will find our address, telephone and fax numbers and e-mail address on the front page of this policy.

IF YOU NEED OUR URGENT ADVICE OUTSIDE OFFICE HOURS, OUR EMERGENCY NUMBER IS 07813 714560

When you have contacted us, we can discuss the potential loss and assist where we can with any advice needed. We will also forward a Claim Form for completion or one can be downloaded from our website.

Please complete the Claim Form and return it as soon as you are able. Please include (if possible) a written estimate to repair any damage or replace damaged/stolen items. If any additional information is required subsequent to this, we will contact you as soon as we can.

Please note that work, other than that necessary to safeguard the vessel and/or mitigate any damages, should not be carried out until you have agreed it with us, as insurers may wish to ask a surveyor to attend. If a surveyor is appointed you will be advised and we suggest that you are present during the survey if possible.

Please ensure you retain all estimates, invoices etc. and forward them to us or your broker as soon as possible.

If the claim includes any theft or criminal damage, please ensure you notify the Police or relevant authority immediately and obtain a crime report number and/or details of the Police Station or Officer.

Salvage

If you get into difficulty, please remember that your first consideration must always be the safety of yourself, your crew and passengers and it is only after you have ensured that you are all safe that you should consider the implications of salvage costs. If salvage services are offered by another vessel, where possible you should contact us and/or your broker for guidance before accepting any terms. In most cases however this will not be possible and you must then act in the best interests of yourself and insurers. General guidance on this is difficult, but if you are offered a fixed price contract which is obviously reasonable you should consider accepting it. In making your decision, consider the following factors:

- 1 What danger threatens your vessel
- 2 Professional salvage contract operators can be costly, but know what they are doing
- 3 Opportunist offers of salvage from non-professionals can lead to heavy costs and disputes if you do not agree what they are going to do and how much they are going to charge you at the time.

If you can, try to leave the matter of payment for later and only if necessary agree to sign a Lloyd's Open Form Salvage Agreement.

Dealing with the claim/settlements

Following your presentation of the claim form and repair estimates and our receipt of any survey or other expert reports we will contact you advising whether the claim has been accepted, or seeking additional information.

If the claim has not been accepted as recoverable under the terms and conditions of your policy, or for any other reason, you will receive a full explanation.

If the claim is accepted the onus is then on you as the owner of the vessel to arrange the repairs or replacements and then forward the original receipts or paid accounts for reimbursement. This is because a marine Policy of Insurance indemnifies you for your loss. It is not intended that insurers should be responsible to put everything right for you.

In the event of problems we can look into alternative methods of dealing with the settlement such as the issuing of a Discharge Form to enable cash settlement to your account or to a repairer.