



## Renewal Schedule

Policyholder:	Carlingford Lough Yacht Club
Period of Cover	11/09/2021 to 10/09/2022
Long Term Undertaking Expiry	10/09/2024

Premises Address	Killowen Point, Rostrevor, Newry, County Down, BT34 3AN, United Kingdom
Business Description	RYA Yacht Club

Sections Available	Insured/Not Insured
Section One – Property All Risks	Insured
Section Two – Business Interruption	Insured
Section Three – Loss of Licence	Not Insured
Section Four – Deterioration of Stock	Not Insured
Section Five – Cups, Trophies & Specified Items All Risks	Insured
Section Six – Loss of Money	Insured
Section Seven – Employers Liability	Insured
Section Eight – Public & Products Liability	Insured
Section Nine – Fidelity Guarantee	Not Insured
Section Ten – Personal Accident	Not Insured
Section Eleven – Boats	Insured

Premium	£2,939.13
Insurance Premium Tax (IPT) @ 12.0 %	£352.69
Total Premium Including IPT	£3,291.82

**Section One – Property All Risks****Insured****Buildings**

Clubhouse - Clubhouse	£310,000
Outbuildings - Boathouse	£50,000
Marine Installation	Not Insured
Flag Pole	Not Insured
Tenants Improvements	Not Insured
Marquee	Not Insured

**Computers**

Computers	Not Insured
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**Contents**

Fixtures, Fittings and All Other Contents	£8,000
Fixtures, Fittings and All Other Contents	£2,000
Stock of Beers, Wines, Spirits & Tobacco	£3,000
General Stock	Not Insured
Consumable Goods	£1,500
Gaming Machines (excluding money/contents)	Not Insured
Members Effects (per member)	£250 per Member

**Antiques/Artwork**

Not Insured	Not Insured
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**Excesses:**

Members Effects	£25
Storm / Tempest / Flood / Malicious Damage / Theft	£250
Plant	£25
Subsidence	£1,000
All Other Losses	£100

**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

**Section Two – Business Interruption****Insured****Loss of Revenue**

Estimated Annual Revenue	£30,000
Limit of Indemnity	£30,000
Indemnity Period	12 Months

**Additional Increased Cost of Working**

Not Insured

**Loss of Rent Payable/Receivable**

Not Insured

<b>Loss of Revenue (Marine)</b>	Not Insured
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**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

<b>Section Three – Loss of Licence</b>	<b>Not Insured</b>
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<b>Section Four – Deterioration of Stock</b>	<b>Not Insured</b>
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Refrigerated / Frozen Contents	£0
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**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

<b>Section Five – Cups, Trophies &amp; Specified Items All Risks</b>	<b>Insured</b>
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Cover provided whilst anywhere in Great Britain, Northern Ireland, Isle of Man and Channel Islands

Plant and Equipment	Not Insured
Portable Computers	Not Insured
Portable Radios	£800
Racing Marks/Buoys	Not Insured
Specified Cup - Lyons Trophy	£10,000
Carlingford Regatta Cup	£3,000
Unspecified Cups and Trophies	£5,000
Single Article Limit, per trophy/cup	£500
Specified Item	Not Insured
Video Equipment	Not Insured
Other	Not Insured

**Excesses**

Standard Excess	£25
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**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

<b>Section Six – Loss of Money</b>	<b>Insured</b>
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On Premises whilst open	£3,000
In Safe whilst closed	£3,000
Out of Safe whilst closed	£150
In Transit	£5,000
At home of authorised official	£500
In gaming machines	£0
Non-Negotiable Monies	£100,000

Assault Extension included	5 Units
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**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

**Section Seven – Employers Liability****Insured**

Limit of Indemnity £10,000,000

**Estimated Wageroll**

Bar/Catering £2,500

Coaches and Instructors £8,000

Volunteers £0

Cover is automatically provided for all volunteers

**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**

Please refer to the Significant Conditions Precedent, Endorsements &amp; Exclusions applicable to All Sections

**Section Eight – Public & Products Liability****Insured**Territorial Limits: United Kingdom and United Kingdom Inland & Coastal Waters  
United Kingdom & Ireland Inland & Coastal Waters

Limit of Indemnity £3,000,000

Class: Club

Maximum number of Members 249

**Extensions:**

No of Instructors providing tuition at any one time 5

Liability in respect of 1 club moorings

**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section****WATER TOYS**

(i) Subject to the Conditions Precedent and the other terms and conditions of the policy and provided that this Endorsement is shown in your Schedule we agree that we will extend the policy to cover liability of and to persons being towed on kneeboards, wakeboards, hydrosleds, ringos, biscuits, tubes and bananas (called in this Endorsement Permitted Items).

It is a Condition Precedent to our liability that no more than two persons are being towed or preparing to be towed on kneeboards or wakeboards, hydrosleds, ringos, biscuits and tubes at any one time and no more than six persons are being towed or preparing to be towed on bananas.

(ii) It is a Condition Precedent that at all times whilst towing any Permitted Item from boarding such item until safely ashore you will have at least two competent persons on board the Vessel(s), one helming and one observing.

(iii) This Policy does not cover liabilities to and of persons engaged in any other sport which involves being towed by the Vessel unless otherwise agreed by us in writing.

**WATER TOYS**

It is a Condition Precedent to Insurers liability that soft helmets are worn by all riders

Please refer to the Significant Conditions Precedent, Endorsements &amp; Exclusions applicable to All Sections

**Section Nine – Fidelity Guarantee****Not Insured****Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section****Section Ten – Personal Accident****Not Insured****Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section****Section Eleven – Boats****Insured****Cover: Material Damage**

<b>Category</b>	<b>Quantity</b>	<b>Sum Insured</b>
Topaz Dinghy	1	£750.00
RS Feva Dinghy	1	£1,000.00
Arvour 190 19ft & 75hp inboard	1	£12,000.00
Valiant DR490 RIB, 40hp OBM & Trailer	1	£6,000.00
Mariner 60hp 4 Stroke OBM	1	£3,000.00
Newmatic 370 with Yamaha F15 CEPL 4 Stroke OBM & Snipe Trailer N 3.5	1	£3,000.00
Topaz Dinghy 4876	1	£750.00
Laser Pico Sailing Dinghies @ £1250 each complete with covers and trolleys	6	£7,500.00
Laser Bahia Sailing Dinghies @ £4000 each complete with covers and trolleys	2	£8,000.00
Vanguard RIB with Road Trailer	1	£7,500.00
Double Seater Sit On Top Kayaks	4	£1,000.00
SUPB	1	£500.00
SUPB	1	£500.00
420 Dinghy	1	£1,000.00
Laser Dinghy	1	£500.00
Banana Boat	1	£600.00
Topper Dinghy x2	1	£1,000.00

**Loaned/Borrowed Boat Extension****Not Insured****Excesses**

The following excesses apply unless an increased amount is stated above

Standard Excess	£50
Theft of Outboard Motors Excess	£100

**Marine Public Liability****Insured**Limit of Indemnity **£3,000,000**

Cruising Area: United Kingdom and United Kingdom Inland & Coastal Waters  
 United Kingdom & Ireland Inland & Coastal Waters

**Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section**  
**Winter Removal Condition Precedent**

It is hereby noted that the Winter Removal Condition Precedent stated on page 50 of the policy wording is removed in respect of Arvor 190 vessel only. This vessel is to be moored between period 01/11 and 31/12 and the excess during this period will double

Please refer to the Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

**Terrorism Cover**

**Not Insured**

**Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections**

13. Electrical Circuit Condition Precedent

17. Cash Registers Condition Precedent

4. Fire Extinguishing Appliance Condition Precedent

5. Fire Extinguishing Appliance - 12 Monthly Maintenance

**Premises Hire Condition Precedent**

It is a Condition Precedent to our liability that at least one club member is in attendance for the duration of the event and made responsible for the final check over and lock up of the building at the end of the event.

Subject otherwise to the terms, conditions and limitations contained in this policy

Issued by Arthur J. Gallagher Insurance Brokers Limited, Custom House, The Waterfront, Level Street, Brierley Hill, West Midlands, DY5 1XH  
Tel: 01384 500255  
Fax: 01384 822 121

Signature *S Chapman*

Dated 25/08/2021

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority.

Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909.