

## **INSURANCE COVER AND CLAIMS**

The Club's insurance programme is administered by member Michael Sheasby, who can be contacted on 01753 642656 or [insurance@maidenheadrc.org.uk](mailto:insurance@maidenheadrc.org.uk). In the event of loss or damage to club property or a third party claim, he should be advised immediately and he will arrange for a claim to be prepared (see below).

### **BOATS, ENGINES, TRAILERS, COX BOXES and CREWS/COACHES**

Boats, engines, trailers and cox boxes are insured by the Club against damage or total loss, subject to an excess of £150 per incident.

Third party liability up to £3million per incident (eg for injury or death of a third party or damage to the property of a third party) is also covered. This means that the crew and coach are covered against personal liability arising from the incident.

The policy also covers transport of boats by trailer, but it does not cover the vehicle towing the trailer.

The geographic boating limits set out in the policy are:

- Non-tidal water of the UK
- Tidal waters of the Thames west of Wandsworth Bridge
- Inland waters of Western Europe (subject to a limit of 30 days per trip)

To be insured, boats etc must be listed individually on the policy and members, coaches etc must be paid-up members of the Club. Privately owned boats are not covered by the Club's insurance.

### **CLUBHOUSE, CONTENTS and THIRD PARTY LIABILITIES**

The clubhouse and contents (other than the personal property of members and visitors) are covered against loss or damage. However, theft is only covered if it has arisen as a consequence of entry to the club by force or break-in.

Third party liability is covered where it arises from the activities of the club and its members. Such activities, other than normal rowing and training activities, must be authorised by the Club Committee.

### **LEGAL EXPENSES INCURRED BY OFFICERS AND OTHER VOLUNTEERS**

A Club officer or volunteer, who is performing on behalf of the Club, duties of a quasi statutory or regulatory nature, is covered for the legal expenses that he or she may reasonably incur in defending themselves against prosecution, compensatory claims, fines, etc arising from accusations of failure to properly perform such duties. Officers and volunteers who may benefit from such cover include, for example, the Health & Safety Officer, the Bar Officer and the Fire Safety Officer.

## CLAIMS

In the event of loss or damage to Club property or the likelihood of a third party claim, Michael Sheasby must be advised immediately and the information specified below must be provided to him as quickly as possible. If he is unavailable, then the Club Captain or Club Secretary must be advised without delay.

Repairs must not commence until a claim has been prepared by Michael Sheasby and approved by the insurer. Failure to obtain that prior approval may result in the claim being disallowed and the cost falling entirely on the Club or the members involved in the incident. *Any decision to have the Club bear the costs of repair (unless such costs are less than the excess which must be borne by the Club anyway)), must be made by the Club Captain or Treasurer.*

The information required to complete a claim includes:

1. Date, time and place of incident
2. Name and description of boat/engine description and reg. no./ as applicable
3. Names of Club members involved (eg crew and coach)
4. Names and addresses of any witnesses
5. Description of incident
6. Description of damage
7. Diagram illustrating what occurred
8. Written estimate from repairer of repair costs
9. Where boat can be inspected by insurer (if necessary)
10. Description of any injury to a third party or damage to third party property
11. Names and addresses of such third parties
12. Crime Reference Number, if reported to Police

All this information would be needed by the insurer of your car in the event you made a claim and you would not expect to be able to get your car repaired until your insurer approved your claim. The process at the Club is no different, so please co-operate without delay.