



Policy Schedule

Policy No:	5699697
Policyholder:	Holy Loch Sailing Club
Period of Cover	12/06/2016 to 11/06/2017

Premises Address	Shore Road, Sandbank, Dunoon, Argyll, PA23 8QB, United Kingdom
Business Description	RYA Sailing Club

Sections Available	Insured/Not Insured
Section One – Property All Risks	Insured
Section Two – Business Interruption	Not 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	Not 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	£1,698.30
Insurance Premium Tax (IPT) @ 9.5 %	£161.34
Total Premium Including IPT	£1,859.64

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

Clubhouse - Clubhouse & Sea Wall	£168,000
Outbuildings - Dinghy Compound/ Storage Area	£3,500
Outbuildings - Garage/ Rescue Boat Store	£6,000
Marine Installation - Slipway / Sea Walls	£10,000
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 Clubhouse	£10,000
Stock of Beers, Wines, Spirits & Tobacco	Not Insured
General Stock	Not Insured
Consumable Goods	Not Insured
Gaming Machines (excluding money/contents)	Not Insured
Members Effects (per member)	£1,000

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

None

Section Two – Business Interruption**Not Insured**

Loss of Revenue	Not Insured
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Additional Increased Cost of Working	Not Insured
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Loss of Rent Payable/Receivable	Not Insured
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Loss of Revenue (Marine)	Not Insured
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Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Three – Loss of Licence**Not Insured****Section Four – Deterioration of Stock****Not Insured**

Refrigerated / Frozen Contents

£0

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Five – Cups, Trophies & Specified Items All Risks**Insured**

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

£1,200

Racing Marks/Buoys

Not Insured

Specified Cup/Trophy

Not Insured

Unspecified Cups and Trophies

£2,000

Single Article Limit, per trophy/cup

£500

Specified Item

Not Insured

Video Equipment

Not Insured

Starting Guns

£2,000

Fixed Radio Equipment

£300

Base Station & Hand Held Radios

£600

Excesses

Standard Excess

£25

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Six – Loss of Money**Not Insured**

On Premises whilst open

Not Insured

In Safe whilst closed

Not Insured

Out of Safe whilst closed

Not Insured

In Transit

Not Insured

At home of authorised official

Not Insured

In gaming machines

Not Insured

Non-Negotiable Monies

Not Insured

Assault Extension included

No

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Seven – Employers Liability**Insured**

Limit of Indemnity

£10,000,000

Estimated Wageroll

Volunteers £0

Cover is automatically provided for all volunteers

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Eight – Public & Products Liability Insured

Territorial Limits: United Kingdom and United Kingdom 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 3

Liability in respect of 2 Club Owned Moorings

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Nine – Fidelity Guarantee Not Insured

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Ten – Personal Accident Not Insured

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Section Eleven – Boats Insured

Cover: Material Damage

Category	Quantity	Sum Insured
4.2M RIB (42001L6978) (23 KNOTS)	1	£1,500.00
4.5M RIB (Humber) (7379) (22 KNOTS)	1	£2,300.00
11ft Dory	1	£200.00
Topper Dinghies (18158, 18167, 18322, 19106 & 25477)	5	£3,000.00
Topper Dinghies (no's 25311, 24581 & HLSC10)	3	£1,800.00
Wayfarer (8276)	1	£1,300.00
Wayfarer (8426)	1	£1,500.00
Laser 3000 (3025)	1	£1,500.00
Mariner 30HP OBM	1	£2,000.00

Laser 3000 (3194)	1	£1,500.00
60 HP Mariner four-stroke	1	£5,100.00
OBM s/n 1C206270		

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

Limit of Indemnity Insured
£3,000,000

Territorial Limits: United Kingdom and United Kingdom Inland & Coastal Waters

Significant Conditions Precedent, Endorsements & Exclusions applicable to this Section

None

Terrorism Cover **Not Insured**

Significant Conditions Precedent, Endorsements & Exclusions applicable to All Sections

13. Electrical Circuit Condition Precedent

Public Liability Endorsement

It is hereby noted that the club premises are hired out to members/non members and it is warranted that a responsible club member is in attendance throughout and is in charge of final check of property and locking up.

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

Issued by Arthur J. Gallagher Insurance Brokers Limited, Admiral House, Waterfront East,
Brierley Hill, West Midlands, DY5 1XG
Tel: 01384 822 229
Fax: 01384 822 121

Signature

A handwritten signature in black ink, appearing to be 'A. J. Gallagher', written over a horizontal line.

Dated 26/05/2016

This Policy issued under binding authority number B1097ABI161000 granted by Munich Re Syndicate Limited MRS/457 at Lloyd's to Arthur J. Gallagher Insurance Brokers Limited. 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.

The Non Marine Terrorist Risk (with the exception of Employers Liability), if insured, is insured by Argenta Syndicate Management Ltd for and on behalf of Syndicate 2121.