
Marine Trade - RENEWAL NOTICE

Policyholders' Details

Policyholders' Name	Committee for the time being of Row The Erne	
Policyholders' Address	12 Drumlin Heights, Enniskillen, Northern Ireland	
Postcode	BT74 7NR	
Policy Number	MT02704	
Unique Market Reference	B6027CF5462A21MAA	
Period of Insurance	From: 25 August 2021	To: 24 August 2022

STATEMENT OF PRICE

Total Annual Premium	£1,767.38
Insurance Premium Tax (IPT)	£212.09
Administration Fee	£0.00
Total Amount Due	£1,979.47

Marine Trade - RENEWAL SCHEDULE

Policyholders' Details

Committee for the time being of Row The Erne
12 Drumlin Heights,
Enniskillen,
Northern Ireland
BT74 7NR

Business Description

Rowing club, boat building/maintenance, skippered charter, voyages, and tuition for members and general public including schools and camping. Various types of rowing including short taster sessions to an expedition

Policy Number: MT02704

Date of Acceptance: 25 August 2021

SECTION	OPERATIVE	INSURER
Your Property at Your Premises	Insured	Markel International Insurance Company Limited
Your Property away from Your Premises	Insured	Markel International Insurance Company Limited
Goods In Transit	Not Insured	Markel International Insurance Company Limited
Business Interruption	Not Insured	Markel International Insurance Company Limited
Loss of Money	Not Insured	Markel International Insurance Company Limited
Loss of License	Not Insured	Markel International Insurance Company Limited
Defective Title of Vessels	Not Insured	Markel International Insurance Company Limited
Employers Liability	Insured	Markel International Insurance Company Limited
Public & Products Liability	Insured	Markel International Insurance Company Limited
Ship Repairers Liability	Not Insured	Markel International Insurance Company Limited
Excess Layer Liability	Not Insured	Markel International Insurance Company Limited
Personal Accident	Not Insured	Markel International Insurance Company Limited
Fidelity Guarantee	Not Insured	Markel International Insurance Company Limited
Marine	Insured	Markel International Insurance Company Limited
Builders Risks	Not Insured	Markel International Insurance Company Limited
Terrorism	Not Insured	Markel International Insurance Company Limited

Total Annual Premium £1,767.38

Insurance Premium Tax (IPT) £212.09

Total Amount Due **£1,979.47**

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GEOMT SCHED 10 2020

YOUR PROPERTY AT YOUR PREMISES

LOCATION 2 Sligo Road, Enniskillen, Northern Ireland BT74 7JY

Basis of Cover Specified Perils including Accidental Damage

BUILDINGS

Non-Standard Construction

<u>General Building Use</u>	<u>Sum Insured</u>	<u>Day One or First Loss</u>	<u>Declared Value or First Loss</u>	<u>Basis of Claims Settlement</u>	<u>Index Linked</u>	<u>Excess</u>
Tin Shed	£840	N/A	N/A	Reinstatement	Yes	£250
Buildings Non-Standard Construction Total	£840		N/A			
Average Applicable	Yes					
BUILDINGS TOTALS	£840		Not Insured			

LOCATION TOTAL £840

Section Additional Conditions **COND005 - Waste
COND022 - Survey Condition (Premises / Business)**

Section Endorsements None

Section Special Terms Cover Excludes Subsidence

Restricted Perils
It is hereby noted cover on the Tin Shed is restricted to Fire, Lightning, Aircraft, Earthquake and Explosion only.

Total Section Sum insured £840

YOUR PROPERTY AWAY FROM YOUR PREMISES

Geographical Limit - GB, N.Ireland, C.Isles, I of Man

<u>Property Description</u>	<u>Max Limit Per Item</u>	<u>Sum Insured</u>	<u>Basis of Claims Settlement</u>	<u>Index Linked</u>	<u>Excess</u>
Camping Gear, Life Rafts, Compass & Trolley	£2,500	£17,400	Reinstatement	Yes	£500
Laptops	£200	£200	Reinstatement	Yes	£50
Geographic Limit Total		£17,600			
Total Section Sum Insured		£17,600			
Average Applicable	Yes				

Section Additional Conditions None

Section Endorsements None

Section Special Terms Exclusion 4 is amended to read:
any loss from an unattended vehicle during the hours of 9pm and 6am (local time) unless such vehicle is garaged in a securely locked building of substantial nature or in a compound which has secure walls and/or fences and securely locked gates

EMPLOYERS LIABILITY

The limit of Indemnity for Employers Liability is £10,000,000

The limit of Indemnity for Terrorism is £5,000,000

<u>Employment Category</u>	<u>Wages</u>
Volunteers	£2,000
Total Wageroll	£2,000

Section Additional Conditions None

Section Endorsements None

Section Special Terms This section is subject to a Minimum and Deposit Premium

PUBLIC & PRODUCTS LIABILITY

PUBLIC LIABILITY

<u>Cover</u>	<u>Operative</u>	<u>Limit of Indemnity</u>	<u>Excess</u>
Public Liability - Any one occurrence	INSURED	£5,000,000	£500
Maximum Length of Private Pleasure Craft worked upon	30 metres		
<u>Extensions</u>	<u>Operative</u>	<u>Limit of Indemnity</u>	<u>Excess</u>
Heat Work Away	NOT INSURED		
CPA Hired in Plant	NOT INSURED		
Tuition	INSURED	£5,000,000	£500
Work on Non Recreational Craft	NOT INSURED		
Libel and Slander	NOT INSURED		
Defective Parts	NOT INSURED		

PRODUCTS LIABILITY

<u>Cover</u>	<u>Operative</u>	<u>Limit of Indemnity</u>	<u>Excess</u>
Products Liability - Any one Period of Insurance	INSURED	£5,000,000	£500
<u>Extensions</u>	<u>Operative</u>	<u>Limit of Indemnity</u>	<u>Excess</u>
Exports to North America/Canada	NOT INSURED		

PUBLIC & PRODUCTS LIABILITY TURNOVER

<u>Turnover Category</u>	<u>Geographical Limit</u>	<u>Turnover</u>
Membership Fees	GB, N.Ireland, C.Isles, I of Man	£2,477
Charter Vessels	GB, N.Ireland, C.Isles, I of Man	£5,465
Grants	GB, N.Ireland, C.Isles, I of Man	£2,390
Fundraising	GB, N.Ireland, C.Isles, I of Man	£158
Total Turnover		£10,490

Section Additional Conditions **COND021 - Height Limit**
COND022 - Survey Condition (Premises / Business)

Section Endorsements **END029 - Member to Member Liability On Board Vessels**
END026 - Heat Work Exclusion

Section Special Terms - Public Liability This section is subject to a Minimum and Deposit Premium.
 Camping Facilities.
 It is hereby noted Public Liability section extends to the provision of camping facilities. A suitable

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adult must be in attendance at all times, including overnight.

Woodworking

It is hereby noted Public Liability section extends to the provision of woodworking activities. A suitable adult must be in attendance at all times. Fixed woodworking machinery is excluded.

Section Special Terms - Products Liability This section is subject to a Minimum and Deposit Premium.

Camping Facilities.

It is hereby noted Public Liability section extends to the provision of camping facilities. A suitable adult must be in attendance at all times, including overnight.

Woodworking

It is hereby noted Public Liability section extends to the provision of woodworking activities. A suitable adult must be in attendance at all times. Fixed woodworking machinery is excluded.

MARINE

LOCATION 2 Sligo Road, Enniskillen, Northern Ireland BT74 7JY

OWNED VESSELS

Third Party Limit of Indemnity £3,000,000

Cover	Vessel Name	Make & Model	Excess	Sum Insured
Standard	Menapian Curach	Traditional Irish Rowing Boat including oars	£500	£9,500
Standard	Rainbow	Fibreglass Punt inc Outboard Engine	£500	£4,500

FOR FULL VESSEL DETAILS PLEASE SEE SEPARATE SCHEDULE OF VESSELS

Owned Vessels Total	£14,000
Average Applicable	No

OWNED MARINE EQUIPMENT

Cover Standard **Third Party Limit of Indemnity** £3,000,000
Cruising Range UK non-tidal & coastal waters only **Use** Demonstration, trials & Business Activities directly connected with the Business specified on the Schedule and which are carried on, at or from the Premises
Excess £500

Geographical Limit	Equipment Type	Description	Sum Insured	Basis of Claims Settlement
GB, N.Ireland, C.Isles, I of Man	Other	20x Buoyancy Aids (valued equally)	£2,240	Market Value
GB, N.Ireland, C.Isles, I of Man	Engines	1x 4hp outboard engine	£500	Market Value
GB, N.Ireland, C.Isles, I of Man	Trailers	Trailer for rowing boat	£3,000	Market Value
GB, N.Ireland, C.Isles, I of Man	Engines	1 x 25hp Outboard Engine	£500	Market Value

Owned Marine Equipment Total	£6,240
Average Applicable	No

LOCATION TOTAL £20,240

Section Additional Conditions None

Section Endorsements None

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Section Special Terms

It is hereby noted and agreed that in addition to UK non-tidal & coastal waters, the Cruising Range is extended to include non-tidal & coastal waters of EIRE (Southern Ireland), defined as up to 12 miles offshore

It is noted that the Vessels can be moored on a swinging mooring. It is a Condition of the Policy that a swinging mooring must not be used between 1 November and 31 March inclusive and the Excess for Loss or Damage claims for the Vessels whilst kept on a swinging mooring is increased to £1,000

Total Section Sum insured

£20,240

POLICY TERMS

Endorsements

END026 - Heat Work Exclusion

We do not cover Your liability arising out of or in connection with the use or application of heat.

END029 - Member to Member Liability On Board Vessels

We will cover the legal liability of one club member to another in accordance with the Marine section of Your Policy.

Additional Conditions

COND005 - Waste

You must ensure that all oily and greasy waste and used cleaning clothes which remain overnight in your portion(s) of the Building be kept in metal receptacles fitted with lids and removed from Your Premises at least once each week and all other combustible trade waste and refuse be removed from Your portion(s) of the Buildings at the end of each working day.

COND021 - Height Limit

You must ensure that Your Employees do not work at heights in excess of twenty (20) metres above floor level in respect of Building maintenance work or twenty (20) metres above the Vessel's deck unless otherwise agreed by Us in writing.

COND022 - Survey Condition (Premises / Business)

1. We may, at any time, through a duly authorised representative, examine Your Premises and / or business, and You shall be bound to give them every facility for so doing.
2. In the event that such examination:
 - a. shows the risk to be acceptable to Us at a higher premium, We reserve the right to charge the additional Premium due.
 - b. identifies any defect or deficiency We shall notify You of the particulars of such defect or deficiency and shall give You a specified time in which to remedy the same. Your failure to comply will result in either an alteration of the terms of Your Policy or the cancellation condition being invoked.
 - c. shows the risk to be unacceptable to Us, the cancellation condition shall be invoked.