UKGlobal – protecting organisations and individual clients

UKGlobal (formerly COBRA Corporate Solutions Ltd and JK Lee Ltd) is proud to have provided insurance to sailing associations and their Members for over 20 years.

In that time we have worked continually to develop a highly competitive insurance product, providing enhanced cover and premium benefits.

Beyond sailing insurance, UKGlobal also provides a wide range of insurance solutions to companies, sole traders, charities and non-profit organisations. Our name reflects our particular focus on UK domiciled organisations, including those that have global demands and needs, either through foreign offices, exports or the use of overseas suppliers. We also have a specialist service, UKGlobal Private Clients, which focuses on meeting the needs of high value private individuals.

As a founder Member of COBRA Network, which manages and influences over £450m of premium annually, we have full access to the insurance marketplace, including Lloyd's and the London open market, enabling us to find the most appropriate solution for our clients. The group's FCA regulated insurance broking arm, UKGlobal Risk Solutions Limited, has offices in Surrey and Manchester which have both achieved ISO 9001 accreditation, reflecting our focus on quality and service.





The insurer for the UK Fireball Association scheme is Navigators & General which has a rich heritage in pleasure craft insurance that spans over 90 years so they understand the specialist needs of boat insurance customers.

It is part of Zurich Insurance Group which employs approximately 60,000 in more than 170 countries worldwide.



The UK Fireball Association is an Introducer Appointed Representative of UKGlobal Risk Solutions Limited. UKGlobal Risk Solutions Limited, Quadrant House, Croydon Road, Caterham, Surrey, CR3 6TR. UKGlobal Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority. FCA Firm Reference Number 460003. UKGlobal Risk Solutions Limited is registered as a company in England and Wales No. 05926710. Registered office: Devonshire House, 60 Goswell Road, London, EC1M 7AD.

Navigators and General is a trading name of Zurich Insurance plc. Zurich Insurance plc is authorised by the Central Bank of

Ireland and subject to limited regulation by the Financial Conduct Authority.

FCA Firm Reference Number 203093.

Details about the extent of regulation by the Financial Conduct Authority are available on request.

The above details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

10% discount for new customers* Insurance for Members of the UK Fireball Association 2016/17

Exclusive insurance for Members of the UK Fireball Association

The UK Fireball Association insurance scheme is designed to protect your Fireball craft and your liability to third parties, including passengers in vour boat.

It has been developed with one of the UK's leading pleasurecraft insurers and provides Members with a bespoke policy wording, which includes exclusive

Key benefits and exclusions**

Key benefits

- New for Old Sails, Covers, Masts. Spars & Rigging
- Full racing risks
- Transit and trailer cover
- Full 12 month European cover (if based in the British Isles
- Third-party liability of £3,000,000
- Personal Equipment up to £250 per incident
- Recoverable Racing Fees
- No Hitchlock & Clamping Condition
- No excess on third-party claims

Key exclusions

market.

 Liabilities whilst your dinghy is in transit by road

features not available to the general

spars and rigging, which many other

Unlike many other policies there is also

no Hitchlock and Clamping Condition.

new-for-old cover on sails, covers, masts,

An example of this is the valuable

policies do not include.

- Scratching, denting, bruising or chafing whilst in transit by road, rail, air or ferry
- Wear, tear, depreciation and gradual deterioration
- Your dinghy being more than 6 nautical miles offshore or crossing the English Channel, Irish or North Seas
- Terrorism, war, invasion, civil war, conflict or commotion
- Claims whilst your sailing dinghy is afloat unattended.

Highly competitive premiums

The table below shows some examples of the highly competitive premiums. Further discounts can be applied to these - see right for more details.

| Value of Fireball | No Claims Discount | Premium |
|-------------------|--------------------|---------|
| £1,000 | 3 years | £79.20 |
| £6,000 | 3 years | £122.40 |
| £13,000 | 3 years | £208.80 |
| | · | |

Premiums based on standard £100 excess and include a 10% discount for new customers. Excludes Insurance Premium Tax. A £20 Administration Fee applies for Non-Members of the UK Fireball Association.

Marine Legal Expenses protection can be added for just £12+IPT for £100,000 cover.

* 10% new policyholder discount subject to having sailed a Fireball in the last 12 months without making an insurance claim

** Please refer to 'Policy Exclusions' on page 14 of the Sailing Dinghy Policy *** For Fireball craft with value under £1,000, £250 excess and 3 years No Claims Discount. **Excludes Insurance Premium Tax** Standard Policy Terms and Conditions apply

Discounts to reduce your premium

No-Claims Discounts:

| After year 1 | 10% | |
|--|-----|--|
| 2 consecutive years | 15% | |
| 3 or more consecutive years | 20% | |
| After 3 years No-Claims you can choose | | |
| to fully protect your discount. | | |

Further discount options available:

- 15% Laid Up Discount
- 10% Non-racing Discount
- Optional increased excesses of £250 and £500

10% discount for additional craft

If you have more than one craft, whether another Fireball, or a different Class, you can insure these with the same high levels of cover – and each craft added qualifies for a 10% discount.

Insurance which supports the **UK Fireball Association**

As well as providing exclusive benefits and competitive premiums, the scheme provides additional important income for the Association, which helps fund activities for Members.

'I'm delighted that our Members and the Association both benefit from this market-leading insurance cover'

Ian Castle **UK Fireball** Association



Fast, efficient claims service

If you need to claim we aim to keep it simple. We can settle and pay claims up to £2,000 without referral to the insurer, enabling us to provide a prompt claims service.

