



## **A Guide to Insuring Your Fireball**

If you've just bought a Fireball or are considering various options prior to renewing your existing insurance policy, this guide to insuring your boat may help you to decide what level of cover you require.

There are a number of insurance companies offering cover for Fireballs, however both the cover provided and the service they offer can vary greatly. You should bear in mind that a cheaper policy may end up costing you more, if you have to make a claim and for this reason, you should understand what cover is being offered, before signing up.

### **What should I look out for?**

Everyone's needs are different, and only you can decide if wider cover is important to you. It is essential though, to understand what is being offered, before being able to make an informed decision.

**Third Party Liability** – You should not consider going afloat without liability insurance, which will cover you if you cause damage to another boat or worse still cause injury. Many insurers provide £3,000,000 worth of cover as standard.

**Racing Risks** – Most policies will provide cover for racing as standard, but some insurers may charge you an additional premium. If you race without paying the additional premium you may not be covered.

**New-For-Old cover** – This will replace equipment damaged beyond repair with new items, but check whether there is an age limit on the damaged gear. For instance, if you were to

break a ten year old mast, some companies would replace this with a new mast of equivalent specification, others would only pay out what they considered to be the mast's value at the time of loss, leaving you to fund the difference.

**Policy Excess** – The amount you will be expected to pay towards a claim.

**Comprehensive Cover** – will provide cover for your boat against accidental damage, theft, fire and vandalism.

**European cover** – If you plan to travel to foreign regattas, make sure your insurers are aware and that the policy is extended accordingly.

### **How can I be sure the insurance company I choose is reliable?**

Your policy is only as good as the service you receive if you have to submit a claim. It's a good idea to speak to your fellow sailors, boat repairers and chandleries, or to read some of the threads on internet forums to establish which insurers provide good (or bad) service to their clients.

### **Why do I need third party cover?**

£2,000,000 Third Party Liability is usually compulsory if you are to sail in the UK and you should not consider sailing without this cover as a minimum. A policy providing third party liability should cover you if you were to cause damage to property or injury to another person, with your boat.

A dinghy policy would usually provide cover for the boat listed, and therefore anyone sailing the boat with the policyholder's permission should be insured. It is important though to check this carefully, before sailing.

It's worth pointing out that third party risks while the boat and trailer are being towed behind your car would be excluded. This is normally covered by a standard motor insurance policy.

## **Should I expect a standard policy to cover me while I'm not sailing**

Comprehensive policies should cover your Fireball against accidental damage, theft, fire and vandalism, whether in use or not; however there may be restrictions on your policy. Boats should be securely tied down, trailers locked and / or immobilised when not in use, and equipment stored beneath your cover or taken home after use, if possible. You should carefully check your policy and make sure that you comply with any conditions.

Many sailors are surprised to discover that mice, rats or other rodents have made a nest in their sails. If they do, the sail will have eaten and stained. Not all insurance policies will cover this, all too common problem.

## **Would my trolley and trailer be covered?**

Most policies can be extended, by payment of an additional premium, to include your trolley and trailer. Claims would be limited to either the market value at the time of loss or the sum specified on the Policy Schedule whichever is the lesser amount. It may be a requirement of the policy that trailers are immobilised and / or locked when not in use.

## **To what extent would my rig be covered on a standard policy**

Some insurers will only pay claims based on a percentage of the new replacement cost of your mast spars or sails, dependant on its age, leaving you to fund the difference. Typically, insurance companies will only pay two thirds of the replacement price on equipment over three years old.

The Fireball policy offered by Noble Marine will pay the full replacement cost of your mast, spars or sails, damaged beyond repair, irrespective of age. All you need to pay is your policy excess.

## **Does it matter who is in charge of my boat?**

The majority of insurance policies will allow anyone to sail your boat with your permission, however it would be prudent to check this first. If you receive money in return, i.e. the boat is being chartered or hired; this may invalidate your policy.

### **What about Legal Expense Cover?**

Upon payment of an additional premium, some insurance policies can be extended to include legal representation if your boat is involved in a collision or other accident and you suffer financial loss or injury. If you are injured, it is even more important that you receive expert help so that any claim for damages is pursued quickly and efficiently.

### **What about cover for sailing abroad?**

This will vary, depending on the policy you have chosen. Always check with your insurance company before taking your boat abroad. Noble Marine's clients automatically have cover for 30 days use in Europe each year. If your sailing takes you outside Europe for short periods of time, or your boat will be in Europe in excess of 30 days per annum, then it may be possible to extend the cover accordingly.

### **What should I do in the event of a claim?**

You should always submit your claim as soon as possible after an accident. After all, the faster you make the claim, the faster you can get back on the water.

Any incidences of theft or criminal damage should be reported to the police – remember that you'll need the Crime Reference Number for the claim form.

You will be required to provide at least one estimate for the repairs, or a written quote for the replacement items if a repair is not possible. Your Insurer may ask to inspect any equipment damaged, before authorising its replacement.

Noble Marine's clients, can complete an [online claim form](#) or obtain a form by ringing 01636 707606 during office hours.

Any stolen boats should be listed by your insurance company, free of charge, on <http://www.stolenboats.org.uk>

### **How quickly should I expect to have my claim sorted?**

This will depend on which insurance company you use and their speed of response. It can also depend how quickly your repairer can provide a quotation and then carry out the necessary repairs. It is Noble Marine's intention is to respond to you within two working days, advising how to proceed, so you'll know exactly where you stand, and how soon you can expect to be back on the water.

### **All comprehensive Fireball policies provided by Noble Marine include:**

- £3,000,000 Third party liability for anyone using your boat with your permission. No excess is payable on third party only claims.

- Accidental damage, theft, fire and vandalism.

- Damage to the boat (and your trolley and trailer if specified on the policy) whilst in transit, but excluding third party liability in transit, as this should be covered by your vehicle's policy.

- New for Old Cover – Your mast, boom, rigging and all sails are insured on a New-For-Old basis. If any of these items are lost, damaged beyond repair or stolen, we will pay the cost of new replacement item, less the policy excess. No deduction is made for depreciation.

- Full cover for Racing

- Comprehensive All Year Round Cover – 12 months cover for all inland and coastal waters of the U.K. and up to one month's use in Europe. It may be possible, to extend this cover either

for use outside Europe or for more than one month's use within Europe.

Cover for sails and covers damaged by vermin

No charges for issuing your certificate or for credit /debit card payments

If you have any further questions regarding insurance for your boat, I would be pleased to assist. I can be contacted by email [jon@noblemarine.co.uk](mailto:jon@noblemarine.co.uk) or by telephone on 01636 707606.

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Visit <http://www.noblemarine.co.uk/fireball> to obtain quotes and buy cover on-line.

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