



Exclusive craft insurance for Members of the UK Fireball Association 2018-19

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

It has been developed with one of the UK's leading pleasure craft insurers and provides Members with a bespoke policy wording, which includes exclusive features not available to the general market.

An example of this is the valuable new-for-old cover on sails, covers, masts, spars and rigging, which many other policies do not include.

Unlike many other policies there is also no Hitchlock and Clamping Condition.

Specially negotiated rates

-
New-for-old cover on sails, covers, masts, spars and rigging

-
£20 off for Members*

-
10% discount for new customers**

-
Premiums start at just £75 a year***

Insurance which supports the UK Fireball Association

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

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 £5,000,000
- Personal Equipment up to £250 per incident
- Recoverable Racing Fees
- No Hitchlock & Clamping Condition
- No excess on third-party claims

Key exclusions****

- Liabilities whilst in transit by road
- 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.

Fast, efficient claims service

If you need to claim we aim to keep it simple. We work diligently to ensure that the insurer, Navigators & General, process the claim quickly & efficiently on your behalf.

Highly competitive premiums

The table below shows some examples of the highly competitive premiums.

Value of Fireball	No Claims Discount	Premium
£1,000	3 years	£123.65
£6,000	3 years	£190.85
£13,000	3 years	£284.93

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

Discounts to reduce your premium

A range of discounts can be applied 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.

Craft Cover is the specialist sailing craft insurance solution from UKGlobal, which has provided insurance to sailing associations and their Members for over 20 years.

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.

UKGLOBAL

Premiums based on Member with standard £100 excess and include a 10% discount for new customers. Excludes Insurance Premium Tax.

* A £20 Administration Fee is removed for Members of the UK Fireball Association.

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

*** For Member of the UK Fireball Association with Fireball craft value under £1,000, £250 excess and 3 years No Claims Discount.

**** Please refer to 'Policy Exclusions' on page 14 of the Sailing Dinghy Policy.

Standard Policy Terms and Conditions apply.

The UK Fireball Association is an Introducer Appointed Representative of UKGlobal Risk Solutions Limited.

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FCA Firm Reference Number 460003.

Navigators and General is a trading name of Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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