

# Yacht & Motorboat Claim Form



**Coleman**

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**Coleman**  
marine insurance

# Coleman Marine Insurance

## General procedures of a claim

In the event of loss or damage of a vessel, the incident should be reported to us, Coleman Marine as soon as possible. This can be either by telephone, fax, letter or e-mail, depending on the following:

- The seriousness of the situation
- The level of the repair costs involved
- Whether the cost of repair is likely to escalate as a result of delay, e.g. when machinery, electrics and carpets etc are flooded by seawater.

Your claim form should be completed as fully as possible and returned as soon as possible with a detailed estimate for repairs/replacement if available.

Do not delay returning the claim form whilst awaiting the estimates as the claim can be registered in the meantime. However an estimate should be provided as soon as possible.

If the costs are such that Insurers appoint a Surveyor to inspect the damage and investigate the loss, we will provide you with contact details and normally ask the Surveyor to contact you directly.

Only when your Insurers have considered the claim form, estimates and if applicable the Surveyor's report will they respond.

Under no circumstances should you go ahead or sanction repairs to the damage to your vessel without Insurers approval. This may prejudice your rights to recovery under the policy.

Insurers may request a second estimate. Once the estimates provided have been approved, you may give the repairers/suppliers instructions to proceed.

When repairs have been completed to your satisfaction the receipted invoice should be submitted to us.

Please note that all invoices should be issued in the name of the owner/policyholder, not to Coleman Marine or Insurers.

## Additional action that may be required

### Minimising the loss

If damage has left the vessel vulnerable in any way you must take immediate steps to safeguard your property.

The Insured must therefore act as if uninsured to minimise the loss. Any additional loss caused by lack of action will not be covered.

Insurers will require an invoice for immediate first-aid works carried out to safeguard the vessel, including lift out cost, towing, wash down or steps to safeguard the vessel engines if waterlogged etc.

### Theft

Theft, break-ins or malicious damage must be reported promptly to the police and the crime number noted. Outside of the UK, where a crime number may not be available, a copy of the Police Report will be required.

Insurance policies generally cover theft of the craft or following forcible entry or exit, removal or theft of gear or equipment from within a vessel.

For the claim to be valid you the owner must show that you have exercised due diligence in making your craft secure. Basic precautions against theft should be taken, for instance loose gear in the cockpit which can be easily removed may not be covered.

If you wish to make a claim for personal effects, check your proposal form and policy wording. If you have not declared items of value, you may not be covered.

### Liability

If an incident involves another person/craft, do NOT admit liability or give the impression of accepting responsibility. Do NOT make any offer of payment.

If you hold a third party liable for an incident, in order to preserve your position you should write to the third party immediately holding them liable for all costs and explain in the correspondence why you hold them responsible.

If a third party holds you liable for an incident, any correspondence received should be passed to us immediately. Although you may acknowledge this correspondence, you should not respond.

Copies of all correspondence should be provided for Insurers as soon as possible.

Photographs of the damage sustained are always helpful.

### The Surveyor/Loss Adjuster

If a surveyor is appointed he represents the Insurer's interests.

The surveyor will investigate and report with regard to nature, cause and extent of the loss.

Although a surveyor will if necessary help put the Insured in touch with boatyards, repairers or suppliers to obtain estimates, a Surveyor is not able to instruct work on an owner's behalf.

### Insured

The onus is on the Insured to show that the damage or loss sustained is caused by a risk covered under the terms of the policy.

As such there is a responsibility on the Insured to establish the proximate cause of a loss.

The Insured is responsible for making all arrangements for recovering/repairs to the vessel along with paying the companies concerned. Only the Insured can give instructions to repairers, boatyards etc for work to be done.

**In the event of an emergency, please contact our 24-hour emergency claims line on**

**+44(0)1202 647463**

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tel +44 (0) 1202 647400  
marine@ecoleman.co.uk

### 1. Policyholder Details

Mr/Mrs/Miss (delete as appropriate)	Forename(s):	
Surname/Company Name:		
Name of joint owner(s):		
Address:		
Postcode:	Phone No:	
Fax No:	Mobile No:	
E-mail:		
Policy No:		
Renewal date:	/	/
VAT Registered?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

### 2. Vessel Details

Name of vessel:			
Manufacturer:			
Total sum insured: £			
Model/Type:			
Maximum design speed:	Length:		
Year built:	Date of last survey:	/	/
HP:	Fuel (petrol/diesel):		

### 3. Incident details

Date of incident:	/	/	Time:	
Location of incident:				
Describe fully how the damage/loss occurred*:				
Nature and extent of the damage/loss*:				
State weather conditions:				
Person in charge:				
In your opinion, what was the cause?*				
Purpose for which the vessel was being used: i.e. racing, private/pleasure, bareboat charter or skipper charter				
If racing, what was the result of the protest?*				
If no protest was made, please give explanation*:				
Approximate cost of repairs/replacement: £				
Where can the vessel be inspected?				
<b>A detailed estimate for repairs and/or replacement should be submitted as soon as possible.</b>				

#### 4. Damage or injury to third parties

Full details of damage or injury\*:

  

Name and contact details of third party\*:

  

Contact details of third party insurers\*:

  

Details of any independent witnesses\*:

  

**Note: If a claim has been received from a third party this should be merely acknowledged. DO NOT ADMIT LIABILITY or make any offer of payment. DO NOT DISCLOSE that insurance exists, but forward all communications received from third parties to Coleman Marine.**

#### 5. Details of loss by theft

Date loss discovered:

/ /

When was the vessel last seen?

/ /

Details of theft (please give FULL DETAILS of all items lost or damaged)\*:

Describe how entry was gained\*:

Describe the damage to the vessel\*:

Police station or other relevant authority where the theft was reported:

Crime report number:

**Please provide original receipts for initial purchase and replacement if possible.**

*\*if necessary, please use a separate sheet*

#### 6. Theft of tender/outboard/jetski

What security devices were used?

How can the tender to the parent vessel be identified?

Serial no. and make/model of outboard/jetski:

#### 7. Salvage

If any salvage services have been rendered, please give full details, including names and addresses\*:

  
  

**I hereby declare that the information and particulars given are true to the best of my knowledge and belief:**

Assured(s) Signature and/or Authorised Company Signature:

Printed Name:

Date:

**As your Brokers we will do all that we can to bring any claim to a satisfactory and prompt conclusion. Please do not hesitate to contact us if we can be of any assistance.**

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