



CRAFT COVER
A UKGLOBAL PRODUCT



Exclusive craft insurance for Members of the British Isles Flying 15 Association 2017-18

The British Isles Flying 15 Association insurance scheme is designed to protect your Flying 15 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 British Isles Flying 15 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 Mooring Exclusion
- 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

Fast, efficient claims service

If you need to claim we aim to keep it simple. We can settle and pay claims up to £3,000 without referral to the insurer, enabling us to provide a prompt claims service.

Highly competitive premiums

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

Value of Flying 15	No Claims Discount	Premium
£1,000	3 years	£115.80
£6,000	3 years	£156.98
£13,000	3 years	£274.38

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 Flying 15, 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 British Isles Flying 15 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 British Isles Flying 15 Association.

** 10% new policyholder discount subject to having sailed a Flying 15 in the last 12 months without making an insurance claim.

*** For Member of the British Isles Flying 15 Association with Flying 15 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 British Isles Flying 15 Association is an Introducer Appointed Representative of UKGlobal Risk Solutions Limited.

Craft Cover and UKGlobal are trading styles of UKGlobal Risk Solutions Limited.

UKGlobal Risk Solutions Limited is registered as a company in England and Wales No. 05926710.

Registered office: 1 City Road East, Manchester, United Kingdom, M15 4PN.

UKGlobal Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority.

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.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

UKG0031/01

**For a personal
quote call
now on
01883 333 512**