

CLAIM DETAILS

In the event of a claim please use the online claim notification form which is available from our site at www.stmargarets.com. YOU WILL NEED YOUR POLICY NUMBER SO PLEASE MAKE A NOTE OF IT AND KEEP IT WITH YOU WHENEVER YOU GO SAILING. If phoning from abroad, you may contact our claims office on 01732 223820.

In the unfortunate event of damage or loss here are some important points to remember:

1. Report circumstances as soon as possible to St. Margarets;
2. Take immediate steps to minimise further loss (we will reimburse reasonable expenditure), including prompt action to reduce damage to machinery immersed in water;
3. If the accident has resulted in personal injury or damage to the property of third parties, do not admit liability or take steps to defend legal action without our consent;
4. If towage or salvage is required to protect your vessel from serious damage, try to agree a realistic set fee before acceptance.

MAKING A CLAIM

We have an experienced team of claims personnel dedicated to the fast efficient handling of your claim. To ensure that a claim runs smoothly we need your assistance. We hope that you will take the time to read these notes as they contain some useful guidance and set out some of your duties and responsibilities.

WHEN LOSS OR DAMAGE OCCURS - ACT AS IF UNINSURED

This may seem unusual advice but it is most important that, in the event of any incident involving your vessel you must take all reasonable steps to minimise the loss.

This action can only be in the best interests of all parties and may include such steps as:

- a. first aid treatment to engines
- b. reporting theft or damage to the police and any other authority (e.g. Race Officer, Marina)
- c. making the craft secure after a break in
- d. making a craft weather proof and watertight after damage

While it does not necessarily follow that the costs of any such action will be fully covered by the terms of your insurance, it is in your own interest to take such steps. Should you have any doubts as to what to do you should contact us on 01732 223820. Your local marina may also be able to provide assistance.

THIRD PARTY CLAIMS

If the incident involves another person or another craft do NOT admit liability or give any impression of acceptance of responsibility and do NOT make any offer of payment.

Please remember that, in the heat of the moment, many things are said that can, in the light of subsequent evidence, be later regretted.

It is not necessary to disclose that you are insured (as with motor insurance). If you receive a claim from another party (the third party) all you should do is to acknowledge the correspondence and pass it to us immediately.

PROCEDURE

Complete the online claim notification form as soon as possible after the incident.

Once you have done this, it notifies use of your claim and speeds up any payment that is due to you.

Once we have received your completed claim form, we may ask you:

- a. to obtain estimates or repair any damage and/or
- b. to obtain quotations for the replacement of any items lost or destroyed

Any estimates or quotations should be sent to us as soon as possible. We reserve the right to ask you to obtain alternative estimates.

We may instruct a surveyor to inspect and/or investigate. Except in an emergency, to prevent further damage, repair instructions should not be given without prior agreement.

Once you are satisfied with the repairs you should pay the invoice. The receipted invoices should then be forwarded to us.