



Mercia Marine (Underwriting) Limited

First Floor, Christ Church Hall, Avenue Road, Malvern WR14 3AY

Tel: 01684 564457 Fax: 01684 578532

enquiries@merciamarine.co.uk

www.merciamarine.co.uk

Authorised & Regulated by the Financial Conduct Authority

NOTICE TO POLICYHOLDER

IMPORTANT CHANGES - AMENDMENTS TO QUADRANT POLICY – JUNE 2015

As from 01 June 2015 the following amendments have been made to the Quadrant Yacht and Motor Boat Policy Wording:

1) Clause 1.4 has been amended to read:-

1.4 It is tacitly agreed between the Assured and Insurers hereon that the Vessel shall at all times be used only for the private pleasure purposes of the Assured.

1.4.1 If expressly agreed by the Insurers, and in consideration of the payment of an additional premium if required, this policy is extended so as to afford cover whilst the Vessel is in use in consideration of payment, hire or reward.

1.4.2 When cover is extended as in 1.4.1 the Vessel must be under the supervision of a suitably qualified person, and that whilst under way she shall be under the command of such a person.

1.4.3 Unless the Vessel is manned by at least two persons of adequate physical strength, one of whom shall be a person experienced in the operation of this type of vessel and will be in command of the Vessel, the Vessel must not be navigated except between the hours of sunrise and sunset local time.

2) Exclusion clause 1.22.13 has been added:-

1.22.13 physical loss of or damage to the vessel's machinery if the vessel is over 10 years of age from the date of completion of build unless caused by:-

accidental incursion of water into the vessel but not the engine alone;

stranding, sinking or insured vessel being on fire;

impact between the insured vessel and any substance including ice (but not water);

This insurance will not pay for physical loss of or damage to the insured vessel's machinery unless the manufacturer's warranty and servicing schedules have been fully complied with.

3) The numbers of the 'Additional Exclusions applicable only to vessels with a designed speed in excess of 17 knots' are amended to:-

this insurance does not cover against

1.22.14 any claim for loss of damage to the vessel or any liability to any third party or for any salvage services:-

1.22.14.1 resulting from or arising while the vessel is participating in racing or speed tests or any trials in connection therewith;

1.22.14.2 resulting from fire or explosion on board any speedboat having an engine room or engine space, unless such engine room or engine space is equipped with a fire extinguishing system automatically operated or having controls at the steering position or outside and adjacent to the engine room or engine space and properly installed and maintained in efficient working order.

4) Clause 3.1 is amended to remove the restriction regarding the size of the motor on the yacht tender . Clause 3.1 now reads:-

3.1 Scope of Cover

Subject to the other terms of this policy, the Insurers will pay to the Assured Person or his executors or administrators the sum set out in the schedule if at any time during the Period of Insurance an Assured Person, shall sustain accidental bodily injury whilst aboard the Vessel named in this insurance, including embarking and disembarking there from and embarking or disembarking via a yacht tender, which event shall solely and independently of any other cause result in his death or disablement, as specified, within twelve calendar months from the date of the accident causing the injury.

Mercia Marine (Underwriting) Limited, 01/06/2015 (D)