



Exclusive craft insurance for members of the UK Flying 15 Association 2019 - 2020



The UK Flying 15 Association insurance scheme is designed to protect your Flying 15 craft and your liability to third parties.

It has been developed with one of the UK's leading pleasure craft insurers and provides members with a bespoke policy wording, which includes significant 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**

Insurance which supports the UK 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.

* A £20 Administration Fee is removed for Members of the UKFFA.

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

Key Benefits

- New for Old – Sails, Covers, Masts, Spars and Rigging
- Full racing risks
- Transit and trailer cover
- European cover (if based in the UK)
- Third-party liability of £3,000,000
- Personal Equipment up to £350 per incident
- Recoverable Racing Fees
- No Hitchlock and 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 work diligently to ensure that the insurer, MS Amlin, processes the claim quickly and efficiently on your behalf.

UKGLOBAL

Policy Excess

The policy is subject to a 25% excess, with a minimum of £250 and a maximum of £750 payable per claim.

To illustrate this; a typical claim for £900 would be subject to a 25% excess equivalent to £225, however the minimum excess of £250 would apply, therefore the policyholder would receive £650 from their settlement request.

Conversely, for a claim of £10,000, the excess would ordinarily be £2,500, **but** the cap at a maximum of £750 results in the policyholder receiving a £9,250 settlement.

For those policyholders that are reasonably confident that they will never claim, you have the option to increase the minimum excess payable by £100 to £350 for a £15 premium discount.

Discounts to reduce your premium

A range of discounts can be applied to reduce your premium:

No-Claims Discounts:

After year 1	5%
2 consecutive years	10%
3 consecutive years	15%
4 consecutive years	20%
5 consecutive years	25%

After 5 years No-Claims you can choose to fully protect your discount.

Further discount options available:

- 15% Laid Up Discount
- 10% Non-racing Discount

10% discount for additional craft

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 Flying 15 Association insurance scheme is MS Amlin, one of the foremost insurers in the UK market specialising in craft insurance.

The UK Flying 15 Association is an Introducer Appointed Representative of UKGlobal Risk Solutions Limited. UKGlobal is a trading style of UKGlobal Risk Solutions Limited.

UKGlobal Risk Solutions Limited is authorised and regulated by the Financial Conduct Authority under Reference Number 460003.

MS Amlin Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority under Reference Number 312292.

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