# Henley Rowing Club

# Explanatory note for boat insurance

**Contact for insurance enquiries:**

1. Margaret Hall, Secretary. [secretary@henleyrowingclub.org](mailto:secretary@henleyrowingclub.org)
2. Louise Hall, Membership [membership@henleyrowingclub.org](mailto:membership@henleyrowingclub.org)

**Contact for boat rack and HEN number:**

A HEN number (ie the EA boat licence) is compulsory and included in racking fee:

Victoria Molloy [racking@henleyrowingclub.org](mailto:racking@henleyrowingclub.org)

## Addition of private boats to the Club’s Policy

The club has an arrangement with our insurers that privately owned boats can be added to the policy we have in place for all the Club boats. The insurers need the insured value of the boat and the sculling blades (if applicable) identified separately and these are the amounts (less £75 excess) that would be paid out in the event of total loss.

**What is the cost of the insurance?**

The annual premium is **3% of the total value** and the cover extends to all UK inland waters, in transit to events and up to 30 days on the continent. Also included is £3,000,000 third party liability and member to member indemnity.

Payment is through the Club (via Membership Secretary) and is due each year on 1 September (the same date as subscriptions and rack rents.) Subscriptions and racking are paid via BR ClubHub, **but insurance premiums are to be paid separately by bank transfer.**

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| --- | --- |
| **Sort Code** | 20-65-20 |
| **Account No** | 73509931 |
| **Ref** | HENxxx ins |

Starting part way through the year the premium is pro rata eg from 1 November the premium would be 10/12 of the annual premium.

We have an arrangement with our insurers that insurance is accepted from the date and time of request to them.

Members who wish to add a boat to the club’s policy should also provide the following details to the Secretary and pay the relevant premium to the club (as above).

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| --- | --- |
| Make of boat |  |
| Boat insured value |  |
| Sculling blades insured value (if required) |  |
| HEN number |  |

Cover is arranged through Insurance Risk and Claims Management Ltd. **The policy provider is Fiducia MGA (Travellers Insurance Company Ltd)**