



Schedule

WORDING:	Elite Rowing Scheme Boats & Equipment Policy (Version NG959.15)
POLICY NUMBER:	NG1837
NAME OF ASSURED:	14th Richmond Scout Boating Centre
PERIOD:	12 Months commencing the 16th October 2025
TOTAL SUM INSURED:	£105,215 - See next page
LIABILITIES TO THIRD PARTIES LIMIT OF INDEMNITY:	£5,000,000 In respect of any one accident or series of accidents arising out of the same event plus all legal costs incurred with Insurers prior consent
TERRITORIAL LIMITS:	Inland and Territorial Waters of the United Kingdom and the Continent of Europe unless otherwise specified and agreed prior to inclusion.
CLAIMS FRANCHISE AMOUNT:	£250
PREMIUM:	£3,044.07
PREMIUM TAX:	£365.29
TOTAL PREMIUM:	£3,409.36
INSURER:	Navigators & General a trading name of Geo Underwriting services Limited on behalf of HCC International Insurance Company plc ('HCCII') trading as Tokio Marine HCC
Subject to all Standard Policy Clauses, Terms and Conditions other than: -	
Conditions:	None
Subjectivities:	None
Date:	13th October 2025

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As at 16th October 2025

14th Richmond Scout Boating Centre

Thames Cutter (inc. oars etc.)*	"The Gordon Hall"	Valued	£24,000
Thames Cutter (inc. oars etc.)*	"George Williams II"	Valued	£24,000
Ex ships Lifeboat/Whaler (inc. oars etc.)	"Viking"	Valued	£5,000
Safety Boat FunYak 390	"Robin Rescue"	Valued	£1,675
Honda 8hp Outboard		Valued	£1,700
Fireman's Boat (inc. oars etc.)	"Brynhild"	Valued	£4,100
Cheverton Champ Power Boat	"Robin Arundel"	Valued	£10,000
Skerry (inc. oars etc.)* added 7/3/2020	"The Fanmaker"	Valued	£24,240
Skerry (inc. oars etc.)* added 26/4/21	"Naiad"	Valued	£10,500
TOTAL			£105,215

* Cover in respect of the Cutters & Skerries extended to include Hire & Reward

Hire Extension:-

It is a condition of this Policy that the Charterers shall be experienced in command of boats of a similar type and size.

It is a condition of this Policy that the insured shall prior to the commencement of the charter receive and record 2 forms of identification one being photo ID of either the passport or driving licence and details of the charterer and his/her current home address.

It is a condition of this Policy the payment for the charter shall not be made in cash and the cheque or other instrument by which payment is made shall be cleared prior to the commencement of the charter.

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**Indemnity to Hirer**

The Insurer will provide Indemnity to the hirer of the Boat/s insured under the policy with the permission of the Insured, provided always that:

- i) such person is not entitled to indemnity under any other insurance
- ii) such person shall as though they were the Insured observe, fulfil and be subject to the terms, limitations and conditions of this Policy.

Non Invalidation Extension

This Policy will not be prejudiced by the actions of any hirer or user of the Boat/s providing this has occurred without the knowledge or consent of the Insured who upon becoming aware of these actions immediately informs the Insurer and takes steps to avoid a reoccurrence.

Handover procedure

It is a condition precedent to liability of this Policy that the Insured undertakes handover programme prior to commencement of such period of hire.

Wherever "TLO" appears against items insured hereunder they are in accordance with the terms of the Clause "ITEMS INSURED FOR TOTAL LOSS" set out in Conditions of this Insurance.

Including new &/or acquired &/or added boats &/or equipment as hereafter declared and valued, subject to prompt notification to Insurers. Subject to additional premium to be arranged. Boats &/or associated equipment loaned to or hired by the Assured are insured hereunder on full conditions subject to prompt notification to Insurers, in accordance with the Terms of the Clause "LOANED OR HIRED BOATS" set out in the Conditions of this insurance. If period on loan or on hire exceeds 15 consecutive days, at any one time, then subject to an additional premium to be arranged.

All values set out above or hereafter declared are "agreed values"; see "Sculls Clause" in respect of Sculls.

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