

KUIPER YACHT INSURANCES

Application form yacht insurance



Important information!

(Free English translation: Dutch text prevails)

We recommend that you read the following information before completing the application form.

Why this detailed information first?

With this form you apply for insurance cover. Entering into such a contract has binding legal consequences for you and for the insurer. Under current Dutch insurance law, you as the 'insurance consumer', enjoy extensive protection. However, this legislation obliges the parties to provide each other with a certain amount of information. As a result, this application form is unfortunately rather extensive and formal. Based on the details you provide in the form, the insurer will, after final acceptance, issue a policy document.

Duty of disclosure

As the prospective policyholder, you are required to answer the questions in this application form as comprehensively as possible. This also applies at the time of taking out this insurance policy, to facts and circumstances relating to a known third party whose interests are co-insured. When answering the questions, it is not only your own knowledge that determines the outcome, but also that of other parties with an interest in this insurance cover. Any questions, to which you assume the insurer already knows the answer, must nevertheless be answered as fully as possible.

Facts and circumstances that come to your knowledge after you have sent in this application, but before the insurer has informed you about their decision of whether or not to insure the risk you have asked to be covered, must be reported to the insurer if they are covered by the questions put in this application form.

If you have not, or not fully complied with your duty of disclosure, it may reduce your right to the payment of a claim or even render it null-and-void. If you have acted to deliberately mislead the insurer, or if they would not have provided the cover had they known the true state of affairs, the insurer also has the right to cancel the insurance.

Personal data

With this application for insurance, or an amendment to an existing policy, there is a request for personal data. The insurer will process these data for the purpose of entering into and implementing insurance contracts and/or financial services and the management of resulting relationships, including the prevention and combat of fraud. The personal data can also be used for marketing activities, for statistical analysis, and to enable compliance with regulatory requirements. The processing of these personal data is covered by the Dutch "Gedragscode Verwerking Persoonsgegevens Financiële Instellingen" (Code of Conduct for the Processing of Personal Data by Financial Institutions). The full text of the Code of Conduct and/or a public information leaflet can be obtained from the Verbond van Verzekeraars (Federation of Insurers), PO Box 93450, 2509 AL THE HAGUE, www.verzekeraars.nl.

To pursue a responsible acceptance policy, the insurer can consult the details of the (prospective) insured(s) at the Stichting CIS (CIS Foundation) in Zeist. The aim is to manage risk and combat fraud. The privacy rules of the CIS Foundation apply, see www.stichtingcis.nl.

Jurisdiction

This insurance contract is governed by Dutch law.

Complaints

Complaints and disputes that relate to the negotiation, entering into and performance under this contract can be lodged with the complaints coordinator of Kuiper Verzekeringen. If you are not satisfied with the decision, you can contact the Klachteninstituut Financiële Dienstverlening (Complaints Institute Financial Services), PO Box 93257, 2509 AG THE HAGUE, www.kifid.nl.

Cooling-off period

A cooling-off period applies to the application for this insurance. This means that you can cancel this insurance after receipt of the policy document. The cooling-off period extends for 14 calendar days from the time of receipt of the policy document and the policy conditions. If you want to avail yourself of the right to cancel the contract with retrospective effect, it will be treated as though the insurance cover never existed in the first place. No cooling-off period applies if the insurer has provided a temporary cover, and/or if the insurance cover has a contract period of less than one year.

Inspection

The insurer reserves the right to inspect the craft to be insured and/or its berth (or have it inspected), both before and during the period of insurance.

Signing

When signing this form, you declare that you have completed all the questions in full and answered them truthfully, and that you wish to obtain the insurance cover applied for. You also declare that you agree with the conditions that apply to the insurance cover and any additional stipulations and clauses. The conditions are forwarded together with quotations and policies or, if no written quotation was provided, together with temporary cover notes issued. They are available for inspection at the office of the insurer or can be downloaded from www.kuiperverzekeringen.nl. When assessing the application form, the insurer may decide to apply or add additional stipulations and/or clauses. If these additional stipulations and/or clauses have a negative effect for you, we will consult with you first.

Do not return this page! Please detach and keep with your insurance documents.

APPLICATION FORM YACHT INSURANCE

1. **Re** application for new insurance cover
 notification of replacement yacht under existing insurance cover, policy number: _____
 request for an obligation-free quotation

2. **Policyholder**
- a. name and first name(s) : _____ m / f
 b. address : _____
 c. post code / place / country : _____
 d. date of birth : _____
 e. bank : _____ BIC: _____
 IBAN: _____
 f. phone : home: _____ work: _____ mobile: _____
 g. fax : home: _____ work: _____
 h. e-mail : _____
 i. occupation and company : _____

3. **Commencing date and term of the insurance (see explanation)**
 commencing date requested : _____

Explanation

- If a temporary cover note has been issued, its date and time will be the commencing date for the insurance.
- If no temporary cover note has been issued, the insurance cover cannot take effect until the date on which the fully completed application form has been received by the insurer, and provided the risk is acceptable to the insurer.
- The insurance agreement will initially be contracted until the first principal premium due date, which will be stated in the policy. After this, the agreement remains in force for an indefinite period.
 Because the principal premium due date always falls on the first day of a quarter, i.e. 1 January, 1 April, 1 July, or 1 October, the initial term can be a little shorter or longer than 12 months.

4. **Payment of premium**
- annually
 6-monthly (premium surcharge of 3%)
 3-monthly (premium surcharge of 5%)

5. **Vessel**
- a. type
- | | | |
|--|--|--|
| <input type="checkbox"/> sailing-yacht | <input type="checkbox"/> motor-yacht | <input type="checkbox"/> water-ski-boat |
| <input type="checkbox"/> open sailing-boat | <input type="checkbox"/> cabin sloop | <input type="checkbox"/> inflatable boat / RIB |
| <input type="checkbox"/> motorsailer | <input type="checkbox"/> open sloop/punt | <input type="checkbox"/> multi-hull yacht |
| <input type="checkbox"/> sailboard | <input type="checkbox"/> tender | <input type="checkbox"/> open multi-hull |
| <input type="checkbox"/> classic yacht | <input type="checkbox"/> open motor-boat | <input type="checkbox"/> _____ |
- b. make and type : _____
 c. ship's name : _____
 d. year of construction : _____
 e. CIN/HIN/construction no.: _____
 f. dimensions : length: _____ m beam: _____ m draught: _____ m
 g. max. achievable speed : 0 to 30 km/h 41 to 50 km/h 61 to 70 km/h > 80 km/h
 31 to 40 km/h 51 to 60 km/h 71 to 80 km/h
 h. registration number : _____ [Only applies to vessels capable of speeds in excess of 20 km/h and sailing in The Netherlands. Please include a copy of the "bewijs van registratie van een snelle motorboot" (proof of registration of a fast motor-boat)]
 i. type of construction : steel fiberglass wood aluminium _____
 j. yard : _____ owner built/finished: no yes
 k. construction mast : not applicable wood aluminium carbon fiber _____

We ask that you send us a recent photo of the vessel.

6. **Engine(s)**
- a. number : one two
 b. sort : inboard outboard stern drive
 c. make and type : _____
 d. type-/serial no(s). : _____
 e. year of construction : _____
 f. capacity : _____ kW HP
 g. fuel : diesel petrol LPG electric/hybrid

7. **Dinghy (see explanation)**

- a. make and type : _____
b. year of construction : _____
c. CIN/HIN/construction no.: _____
d. make and type of motor : _____
e. type-/serial number : _____
f. year of construction : _____
g. capacity : _____ kW HP

Explanation

The term "dinghy" is defined in the applicable policy conditions. If the dinghy to be insured does not fit this definition, it can only be insured under a separate policy and at a different tariff.

8. **Current market values**

- a. VESSEL with engine(s) and equipment € _____

The contents of the vessel, up to a value of 20% of the insured amount for the vessel, is included in the cover.

- b. DINGHY € _____

- c. OUTBOARD MOTOR DINGHY € _____

total € _____

- d. the above-mentioned amounts are including VAT excluding VAT
e. the items must be insured including VAT excluding VAT (in this case, compensations will be paid excluding VAT)

9. **Permanent berth/security (see explanation)**

- a. description berth/storage location **summer season**

name: _____

address: _____; post code: _____; country: _____

yacht harbour with security yacht harbour without security at home on a trailer

public road/waterway other, i.e. _____

- b. description berth/storage location **winter season**

as in 9a

elsewhere, name: _____

address: _____; post code: _____; country: _____

yacht harbour with security yacht harbour without security at home on a trailer

public road/waterway outside inside

- c. what preventive measures have been taken against break-in/theft? _____

Explanation

The insurer expects the insured, as a 'good Pater familias', to take, within reasonable limits, all measures leading to the prevention or limitation of damage. The security of the berth and the protection of the insured items are of major importance. In order to prevent disappointment, we recommend you carefully read what is stipulated in the policy conditions under PROPER CARE.

10. **Cover required**

- All risks: Comprehensive (third-party legal liability + hull)

with an excess of: 0,25% 0,5% 1% 2% 4%

Including accident cover for persons on board: package 1 (max. € 25.000,-, standard, no additional premium)

package 2 (max. € 50.000,-, additional premium € 12,50 p.a.)

package 3 (max. € 100.000,-, additional premium € 25,- p.a.)

- The excess only applies to the insured's hull damage and is expressed as a percentage of the insured amount of the VESSEL, see question 8a. For hull damage to the dinghy, an excess of € 100,- per event applies, also in the event of a total loss.
- The insured amount for third-party legal liability is € 5 million.

- Third-party legal liability only, no excess, insured amount: € 5 million

- Third-party legal liability + fire + theft with an excess of: 0,25% 0,5% 1% 2% 4%

- The excess only applies to the insured's hull damage and is expressed as a percentage of the insured amount of the VESSEL, see question 8a. For hull damage to the dinghy as a result of fire or theft, an excess of € 100,- per event applies, also in the event of a total loss.
- The insured amount for third-party legal liability is € 5 million.

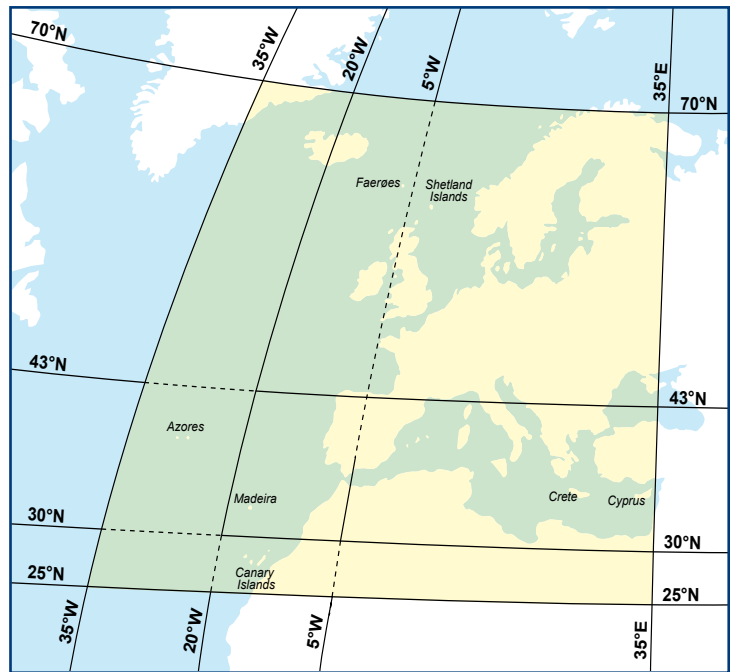
- Construction (third-party legal liability + hull, excluding sailing risk),

excess 0,25% 0,5% 1% 2% 4%

The vessel being constructed or renovated is insured against all adverse events from outside and against the consequences of third-party legal liability. Materials and components intended for the construction are also covered, as well as transport and trial sailings. Other sailings, tools and personal accidents are not covered. The insured amount is the estimated value that the vessel will have 12 months after the commencing date of the insurance cover. During the period of construction, a fresh valuation and premium adjustment will be made on an annual basis.

11. Required area of cover (see explanation)

- 1. The Netherlands, limited
- 2. The Netherlands
- 3. standard
- 4. standard with small square
- 5. The Mediterranean
- 6. large square
- 7. extra large square
- 8. _____



Explanation

1. *The Netherlands, limited:* The Netherlands, excluding coastal waters, Waddenzee, Dollard, Eems, Westerschelde, IJsselmeer and Markermeer, but including IJmeer.
2. *The Netherlands:* The Netherlands, including Waddenzee, Dollard, Eems, IJsselmeer, Markermeer, Oosterschelde and Westerschelde.
3. *Standard:* Europe, up to 10 nautical miles from the coast and longitude 35° East.
4. *Standard (as in 3) with small square:* latitude 70° North to latitude 43° North, longitude 20° West and 35° East.
5. *The Mediterranean:* The Mediterranean (with bordering waters, but excluding the Black Sea), to longitude 5° West, 35° East, and latitude 30° North.
6. *Large square:* Latitude 70° North to latitude 30° North, longitude 20° West and 35° East.
7. *Extra large square:* Latitude 70° North to latitude 25° North, longitude 35° West and 35° East.

- Speedboats only qualify for area 3.
- Areas 4 to 7 are intended for seaworthy yachts.

12. Use of the vessel

- a. Will the vessel only be used privately and for recreation? yes no
- b. Will the vessel be let out or chartered?
 - no
 - yes, approximately _____ weeks per season through _____ (name of letting firm)
- c. Will the vessel be used to participate in regattas?
 - no
 - yes, approximately _____ regattas per season, e.g. races _____
- d. Is the vessel to be permanently occupied? no yes
 Permanent occupation means you live on board for more than six months of the year.
- e. Other uses (e.g. promotions, exhibitions, demonstrations, instruction/courses): _____

13. Insurance history

- a. Have you had yacht insurance previously? no yes
 If yes, with what company and the reason for termination: _____
- b. Is the vessel mentioned under 5 now insured elsewhere? no yes
 If yes, with _____ (company) until _____
- c. Have you ever sustained or caused damage with a vessel? no yes
 If yes, when, cause and extent of the damage(s) _____
- d. Have you ever had **any** insurance cancelled, an application refused and/or accepted or renewed on restrictive conditions? no yes
 If yes, when, the type of insurance, for what reason and by which company: _____

14. Bonus-malus discount

We only grant a no-claim bonus on the basis of the number of claim-free insurance years you have accumulated. Any no-claim bonuses accrued elsewhere will only be transferred after we receive the **original** declaration proving the number of claim-free years, issued by your previous insurer. This declaration must not be older than 12 months.

- I have attached the original declaration from my previous insurer.
- I will make sure that this original declaration will be in your possession within two months from the commencing date mentioned under 3a. I have accumulated _____ (number) claim-free years.
- I cannot provide a (valid) original declaration. *(In this case, the 'ranking' is at the discretion of the insurer; you may provide any explanation at question 16.)*
- I have already (been) insured with/through Kuiper, please consult your own records.

15. Criminal record

Have you, or another interested party in this insurance, been in trouble with the police or the law as a suspect or in connection with a sentence or penalty imposed in connection with, for example:

- illegally obtaining advantage, such as theft, embezzlement, handling stolen goods, fraud, forgery or (an) attempt(s) to do so;
- illegally harming others, such as through vandalism or causing damage, assault, extortion and making threats, or any criminal act against the personal freedom or life of another, or (an) attempt(s) to do so;
- breaches of the Weapons and Ammunition Act, the Opium Act, or the Economic Offences Act?

no yes

If yes, please indicate which criminal act was involved, whether it went to court, what the result was and whether any punitive measures have been imposed. If it did not go to court, indicate whether an arrangement was made with the Public Prosecutor's Office, and if so, the conditions on which the arrangement was entered into.

You can send this information to the management of Kuiper Verzekeringen as confidential.

16. Space for explanations/notices

17. Signing

By signing this application form, the applicant/prospective policyholder declares that he/she wishes to enter into the insurance contract at the conditions known to him/her, and that all questions have been answered fully and truthfully.

This form has been truthfully completed by (name): _____

At: _____ Date: _____ Signature: _____

PLEASE DO NOT COMPLETE

relatienummer: _____ offertedatum: _____

branche: _____ producent: _____