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Your Boat Insurance

Need to claim? Here's our advice



Haven
Knox
Johnston

HavenKJ.com

Getting you back on the water



Making a claim

While no one sets out to experience any loss or damage to their boat or liability to anyone else, accidents do happen. That's why you've done the sensible thing and taken out insurance; for peace of mind and a sense of security. And that is just what we're here to give you with our efficient and helpful claims service.

To make sure a claim runs smoothly, we'll need your help. Please do take the time to read this section as it contains useful guidance and sets out some of your duties and responsibilities. It's important you tell us everything you know about an incident that might lead to a claim, whether you think it's relevant or not – it might become important later.



How to get in touch

Post: Haven Knox-Johnston
Horizon House, Eclipse Park
Sittingbourne Road,
Maidstone, Kent, ME14 3EN

Tel: +44 (0) 1732 223 610

E-mail: claims@HavenKJ.com

Our core office hours are 9am to 5pm. If you run into trouble outside of these times, but you don't need immediate advice or help, you can leave a message by calling our out-of-hours message service, staffed 24/7.

Emergency Out of Hours Helpline (Provided by C Claims)

Between 5pm and 10pm (weekdays), and 8am and 10pm (weekends and bank holidays) our claims line is managed by C Claims. They'll be able to help you with initial advice in circumstances that are likely to lead to a claim under your insurance.

C Claims Helpline will also try to help you by finding repairers, surveyors, engineers or other specialists to assist you at the initial stage of any problem. After the initial stage, you should come to us (and anyone else we appoint to help you) for advice and consultation.

Tel: +44 (0)20 8502 6999

E-mail: cclaimsuk@aol.com

When loss or damage occurs, act like you're uninsured.

In other words, act as though you're covering the cost of the problem without claiming on your insurance. This may seem unusual advice, but it's very important that, in the event of any incident involving your vessel, you take all reasonable steps to minimise the loss.

Own damage

- Act immediately to safeguard and protect property from further damage or deterioration (this may include first aid to the engine).
- Get help (professional if necessary) if immediately required to safeguard and protect your boat and equipment.
- Try to agree a realistic charge or fee if a tow is needed before acceptance.
- Keep and look after all broken/torn/damaged items for inspection.

Damaged by a third party

- If racing, protest the third party if they didn't accept a penalty. Get witness(es) statements.
- Gather details of boat type/class/number/name/club and any witness(es) details as well as the name(s) and address(es) of the helm and boat owner.
- Road accidents – get details of the driver, vehicle and insurer and any witness(es), and/or call the police to the scene.
- If possible write down all the details and make a sketch of the site.

Damage to third parties

- If a third party intends to hold you liable for damage (alleged to be your fault), give them your insurer's details, your name, policy number, boat type/class and boat name/number.
- Don't admit fault or apologise, and don't make any offer of payment.
- You don't have to tell the third party you're insured (as with motor insurance). If you receive a claim from a third party, acknowledge the correspondence and pass to us immediately.

Theft/Vandalism

- Any theft or malicious damage should be reported to the Police promptly.
- Keep a note of the Police Crime Reference Number.
- We'll also need the serial numbers of any engines, tenders etc.
- Notify your club and local harbour master with full details of the theft/vandalism.

While your insurance may not necessarily cover you for the costs of any of the above actions, it's in your own interest to take such action. If you're at all unsure about what you need to do, get in touch with us straightaway for advice and assistance. Your local marina may also be able to help.

Haven Knox~ Johnston

Procedure

It's really important that we're told straightaway about any event that may lead to a claim under your insurance. We may forward a claim form to you to fill in as soon as we're told of the incident. This should be returned to us, fully completed, as soon as possible, whether or not you intend to make a formal claim.

We may ask you:

- (a) to get estimates for repairing any damage and/or
- (b) to get quotes for the replacement of any items lost or destroyed.

Any estimates or quotes should be sent to us straightaway. We reserve the right to ask you to get alternative estimates.

We may instruct a surveyor to inspect and/or investigate. Except in an emergency or to prevent further damage, repair instructions should not be given without our prior agreement.

Data Protection

Your information has been, or will be, collected or received by Haven Knox-Johnston. We manage personal data in accordance with the data protection law and data protection principles. We need personal data so that we can provide you with boat insurance that's shipshaped around you, and other services, and we'll collect the personal data necessary to do this. This may be personal information like your name, address, contact details, identification details, financial information and risk details. You can find the full Data Privacy Notice at <https://www.havenkj.com/privacy-notice/> or you can get a paper copy of the Data Privacy Notice by contacting us on 01732 223 600 or by writing to us at Horizon House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN. Our data protection compliance officer can be contacted at; Howden UK Brokers Limited, One Creechurch Place, London, United Kingdom, EC3A 5AF, or by email at compliance@astonlark.com

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When you're happy with the repairs, the invoice should be paid by you and the receipted invoices forwarded to us for payment to you. At your request we are able to pay the repairer direct.

Useful Information

1. Please remember the repair contract is between you and the contractor. Any instructions regarding either repair or replacement must come from you – the owner. You must, however, seek our agreement in the first place.
2. The claim may be subject to deductions in addition to any policy excess – make sure you read the clauses in the insurance carefully so you're fully aware of these (e.g. sails, covers and outboard motors).

This claims advice section is intended to provide some guidance should you have to submit a claim under your insurance. It doesn't form part of any policy wording or give any indication of acceptance of liability by the underwriters.