



## **Marine** **Security Requirements**

In taking out the policy, you make the following warranties (promises). We are not liable if you do not keep to them.

1. Craft when not in use must be:

1. berthed at a professional marina or
2. ashore in a securely locked compound and if fastened on a trailer / trolley with hitchlock and wheel clamp fitted or
3. in a locked building and if fastened on a trailer / trolley with wheel clamp and hitchlock fitted or
4. in a locked building at your home address, or at your home address and fastened on a trailer / trolley and secured with hitchlock and wheel clamp.
5. when having an agreed value of £10,000 or more craft must be protected at any location by an alarm with a minimum of a sensor on a hatch and a PIR beam in the main cabin area. When such value craft are stored at your home address in addition to a wheel clamp, hitchlock and alarm they must also be protected by security lighting.
6. sailboards, canoes and kayaks must be kept ashore when attended but not in use and stored in a locked building when unattended.

2. Craft and equipment in transit must be:

1. carried on a suitable trailer and protected against possible damage or
  2. carried by a professional haulier and secured in a purpose built cradle or
  3. secured by means of an anti-theft device to a purpose built roof rack and protected against possible damage.
3. Craft must be securely fastened to the ground when left unattended at dinghy parks by means of padlock and chain / wire rope.
4. Outboard motors must be fastened to the craft by a proprietary anti-theft device when not in use.
5. Craft Hull ID numbers, equipment and outboard motor serial numbers must be recorded and made available in the event of a claim.
6. Tenders must be permanently marked with the name of the parent craft.
7. Tenders when not in use must be fastened to the parent craft by means of wire rope and a hardened steel padlock.
8. When laid up, all portable items, auxiliary engines, life rafts, rigging, loose ladders, tools, equipment, personal belongings, craft papers and stores must be removed and kept in a securely locked building ashore.
9. A minimum of a good quality hardened steel padlock and hasp 'n' staples secured by stainless steel nuts and bolts to all doors, hatches and deck lockers are required. Locks must be suitable for the marine environment.
10. Loose equipment such as anchors, paddles and oars must be secured by wire rope, or chain and hardened steel padlocks when not in use and unattended.
11. Emergency repairs must be done if further damage can be avoided.
12. You must make regular checks of the craft and its equipment.
13. Gas bottles in life jackets must be checked before use.
14. Carbon monoxide alarms suitable for marine craft must be installed in craft which have heating appliances.
15. You must comply with Boat Safety Scheme (BSS) and SOLAS V requirements wherever appropriate.
16. Any engine that has been under water must be flushed out with clean fresh water.
17. Any trailer / trolley must be secured by a proper wheel clamp and hitchlock when not in use unless it is kept in a locked building.
18. Any trailer / trolley must be secured by a proper wheel clamp and hitchlock when in use but unattended.
19. For coastal sailing you must ensure the provision of flare packs and DSC VHF radio.
20. Fire extinguishers and fire blankets must be kept onboard and easily accessible on craft which have a galley, stoves or areas with machinery / engines.
21. Any gas or electric appliances or heating installations must be professionally fitted and maintained and conform to all British safety standards, gas containers must be secured against movement and areas sufficiently ventilated.
22. Any belongings must be kept in a locked building while ashore, locked vehicle and out of sight while in transit or in a locked cabin / storage lockers while afloat.
23. Gas bottles must be kept in a locked storage area within the craft.
24. Anyone in charge of the craft must be competent and sufficiently experienced.
25. The craft must be adequately crewed for the voyage that is being undertaken.