



Yacht Claim Form

Use of this form is not to be taken as an admission of liability.

Please complete this form and sign. Please provide further information on a separate sheet if necessary. Failure to disclose all material information and/or misrepresentation could result in your insurance being declared void by the insurer and a claim being rejected. When complete, please send this form via email to submitclaim@bfm.bm, or fax it to 295-8647, or return it by hand to BF&M's main office in the Insurance Building on Pitts Bay Road, Pembroke.

1. Policy holder details

Policy number	Name of insured		
Home address			Date of Birth (DD/MM/YY)
Home phone		Work phone	
Mobile phone		Email	

2. Vessel details

Name	
Type of vessel	Value in dollars USD\$
Age of vessel	What crew was carried

3. Skipper details

Name of person in charge when incident occurred	Years of experience
Address	

4. Details of incident

Location			
Date (DD/MM/YY)	Time <input type="checkbox"/> am <input type="checkbox"/> pm	Was vessel racing <input type="checkbox"/> Yes <input type="checkbox"/> No	Wind speed
Condition of sea		Date the vessel was last inspected (DD/MM/YY)	
Explain fully how the event giving rise to your claim occurred (if necessary continue on a separate sheet of paper and provide a sketch)			

5. Details of damage to vessel

Nature and extent of loss or damage	
Repairs to your vessel - Do not begin repairs until the estimate has been approved by BF&M. Estimates of repair or replacement should be submitted as soon as possible	
Approximate cost of repairs	Location where vessel can be inspected
What is being done to minimize the loss or damage	

6. Details of desired repairer

Yard		Name	
Address	Phone	Email	

7. Details of dinghy or punt (if involved)

Type	Manufacturer
Year	Was tender marked with name of the parent vessel <input type="checkbox"/> Yes <input type="checkbox"/> No

8. Details of theft (if involved)

Location	Date (DD/MM/YY)	Time <input type="checkbox"/> am <input type="checkbox"/> pm
Date the vessel was last inspected (DD/MM/YY)	Name who discovered the theft	
How was entry made and/or item removed		
Was it reported to the police <input type="checkbox"/> Yes <input type="checkbox"/> No	Name of officer	Incident number
Description of stolen item(s)		
Name and address of manufacturer		
Date purchased (DD/MM/YY)	Cost of replacement	
Cost of repair	Amount claimed (value at date if loss)	

9. Details of outboard motor(s)

Make	Year of manufacture
Horsepower	Model

10. Salvage details

Please give full details including names and addresses of those who claim to have rendered and salvage services and under what circumstances
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11. Details of third parties

If a third party is considered to be at fault, a copy of your letter holding the owner responsible should be forwarded with this form together with details of their insurers if known.

Full details of damage or injury and names and addresses of all persons concerned	
Have any claims been made against you <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, state the amount BD\$ _____

12. Witnesses

Persons on board the vessel

1	Name	Address
2	Name	Address
3	Name	Address

Independent witnesses

1	Name	Address
2	Name	Address
3	Name	Address

13. Declaration

By submission of this document, I hereby declare that all the above answers and particulars are true and complete in every respect.

Name	Signature X	Date (DD/MM/YY)
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Please review all details carefully before submitting. Completed forms can be submitted via email to submitclaim@bfm.bm

Claims guidance notes

The circumstances surrounding any accident are stressful and upsetting. If you have to make a claim, it is our objective to ensure the service you receive is sympathetic, efficient and fair. The notes below are designed to help you and us achieve this objective.

WHAT YOU SHOULD AND SHOULD NOT DO

In the unfortunate event of loss or damage being sustained, you should report the circumstances to BF&M as soon as possible by telephone on 295-5566 with an indication of the amount likely to be involved in repairing the damage or replacing the lost items.

- If theft or malicious damage is involved, you must notify the police.
- You should not admit liability or assume any obligation.
- You must take reasonable steps to safeguard your property.
- Please act as if you are uninsured. Do not automatically assume that your insurance will apply to this loss.

WHAT ARE YOUR RESPONSIBILITIES?

You are responsible for making arrangements for the recovery of your boat, for monitoring and ensuring the repairs are completed satisfactory. Only a BF&M representative can give instructions for repair work to commence.

WHAT WE WILL DO

We will provide you with a claim form, which you should complete and return as soon as possible together with a competitive repair estimate. If we decide to appoint a Marine Surveyor to inspect and report upon the damage or incident, we will ask the Surveyor to contact you so that appropriate arrangements can be made.

The role of the Surveyor is to advise you regarding salvage and towage where necessary, make an assessment of the incident and determine the cause of the damage and to list the damage and recommendations for repairs. He will review the repair estimates and discuss with you and the repairer, any estimates that appear unreasonable. It is the Surveyor's role to attempt to have the damage repaired to the pre accident condition.

We will keep you reasonably informed about the progress of your claim. Once the estimates, claim form and Surveyor's report (if applicable) have been reviewed, we will report the facts to the Underwriters, and advise you of their views and explain the reasons to you. We will then approve repairs via a repair release.

When the repairs have been completed to your satisfaction and a repair release signed by all parties, we will settle the repair bill less any deductible and deductions for wear and tear.