



HIBERNIAN

an AVIVA company

Good Thinking

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Hibernian General Insurance Limited

Registered in Ireland No 3319 – Registered Office: One Park Place, Hatch Street, Dublin 2.

Hibernian General Insurance Limited is regulated by the Financial Regulator and is a member of the Irish Insurance Federation

Introduction

We would like to take this chance to welcome you as a customer and thank you for choosing Yachtsman Euromarine pleasure craft insurance from us.

Please read this booklet carefully, as it is important that you understand the cover your policy provides. The booklet is clear and concise and important words have been defined and are shown in **bold print**.

Your schedule also contains important information about your cover and you should read it together with this booklet. If you find that the cover is not suitable for you or there is something you do not understand properly, please contact Yachtsman Euromarine immediately.

Your Hibernian/Yachtsman Euromarine policy

Your policy and schedule

- Your Hibernian/Yachtsman Euromarine policy is a contract between Hibernian General Insurance Limited and you and is made up of your application, schedule and policy.
- Based on the information you gave us in your application (depending on the terms of the policy and any endorsements to it), we will insure you against loss, damage and legal liability which may happen during the period of insurance for which we have accepted your premium.
- If the cover provided does not meet your needs, you may return the policy to us within 14 days from the date you bought it. We will give you a full refund of any premium you have paid, as long as you have not made or are not planning to make a claim.
- You must tell us about any changes which affect your policy and which have arisen either since your policy started or since the last renewal date. If you are not sure whether certain facts are relevant, please ask Hibernian/Yachtsman Euromarine. Your policy may not be valid or may not cover you fully if you fail to give all the relevant information. You should keep a written record (including copies of letters) of any information you give to us.
- Your policy is valid for the period of insurance shown on your schedule and should be kept in a safe place.

Important Notes

- 1 Conditions and exclusions:** conditions and exclusions will apply to individual sections of your policy. General exclusions and general conditions will apply to the whole of your policy.
- 2 Policy excesses:** under section 1 of your policy, you will have to pay an excess for any claims you make. This means that you will be responsible for paying the first part of a claim. The amount you have to pay is the excess and is shown on the schedule of insurance.
- 3 Policy schedule:** your schedule also contains important information about your cover and you should read it with the policy booklet.
- 4 Property claims:** we pay these claims based on the value of the items at the time you lose them up to the value shown in your schedule. We do not pay them on a 'new for old' or replacement cost basis, unless it is shown otherwise in your policy.
- 5 Policy cover:** we will insure your boat while it is:
 - in commission within the cruising limits shown in your schedule, including hauling out, launching and lifting by crane;
 - laid up out of commission, including hauling out, launching and lifting by crane and including fitting out and overhauling, for the period shown in your schedule; or
 - being transported by road, rail, air or ferry. We will not insure any liability to third parties during this time. This cover only applies to boats up to 30 feet long unless agreed otherwise and set out in your schedule of insurance.
- 6 Reasonable care:** you need to take all reasonable care to protect yourself and your property. You should take all the precautions that you would if you did not have this insurance.
- 7 Complaints:** your policy includes a complaints procedure that tells you what steps you can take if you want to make a complaint.

If you would like more information, please do not hesitate to contact us, particularly if you feel the insurance may not meet your needs.

The Third EU Non-Life Directive states that we must give you the following information.

The law which applies to this contract

Under the relevant European and Irish law, the insurer and the customer may choose the law which applies to the contract. We propose that Irish law will apply.

Complaints procedure

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. If you arranged your cover through an agent or adviser, please send your complaint to them. If your complaint is not sorted out to your satisfaction, please contact:

Customer Feedback Team,
Hibernian General Insurance Limited,
One Park Place, Hatch Street, Dublin 2.

CallSave 1 850 36 37 38
E-mail complaints@hibernian.ie
Website: www.hibernian.ie

You can also write to the Managing Director, Hibernian General Insurance Limited, One Park Place, Hatch Street, Dublin 2 or you can contact the following:

- **The Irish Insurance Federation's Insurance Information Service** at 39 Molesworth Street, Dublin 2.
Phone: 01 676 1914
Fax: 01 676 1943
E-mail: iis@iif.ie
Website: www.iif.ie

- **The Financial Services Ombudsman Bureau** at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

LoCall: 1 890 88 20 90
Phone: 01 662 0899
Fax: 01 662 0890
E-mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

You will not lose your right to take legal action if you contact either of the above.

Mid-term alterations

If you make an alteration to your policy and this results in a change of premium, we will not charge or refund any amount under €20.

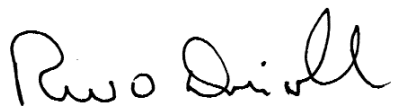
Insurance Act 1936, Section 93

All money paid by us under this policy will be paid in the Republic of Ireland.

Finance Act 1990

The appropriate stamp duty has been or will be paid in line with section 113 of the Finance Act, 1990.

Signed on behalf of the company



by authority of the board

General information

Making a claim

You may find the following advice helpful.

- Check your policy to see if the loss or damage is insured. Look at section 1 'Loss or damage' and what is not insured. Your policy is not a maintenance contract and we do not insure loss or damage caused by wear and tear.
- Get in touch with Yachtsman Euromarine (claims) for a claim form.
- If you do not have to have repairs done straightaway, get two quotes if possible and send them to Yachtsman Euromarine (claims) with your claim form. Send your claim form even if you are waiting for the quotes.
- You can have emergency repairs done to prevent more damage to your boat, or so that you can carry on using your boat.
- If your engine has been underwater, you must have it flushed out thoroughly with clean fresh water.
- Tell the Gardai immediately if someone has stolen your insured property or if it has been damaged by vandals, or if you have lost a valuable item.
- If someone makes a claim against you, send Yachtsman Euromarine (claims) full details straightaway. You should send all letters or other documents to Yachtsman Euromarine (claims) immediately without answering them.
- If you have any questions or need help in making your claim, please get in touch with Yachtsman Euromarine (claims).

What you should or should not do

- You must tell the Gardai about any theft, attempted theft, vandalism, malicious damage or loss of your insured property.

- You must not admit responsibility for, pay, or negotiate any claim unless we have given you permission.
- You must send all claims, letters, summonses or legal documents to Yachtsman Euromarine (claims) as soon as possible. You must not reply to any of these documents.
- We can defend or settle any claim on your behalf. We can also take legal action to get back any payment we have made under your policy. You must give us permission to take this action in your name and you must help us as far as possible.
- We can get or ask you to get quotes for repairs and we can decide where repairs can be done.

Speedboat clause

We will use the speedboat clauses (endorsement 1) if your boat is designed to travel at a speed of more than 17 knots or 20 miles per hour.

Change in circumstances

You must tell Yachtsman Euromarine as soon as possible about any changes that may affect your insurance. In particular, you must tell them if:

- you change your address;
- you change your boat or buy extra gear or equipment; or
- you, or anybody living with you, were prosecuted for or convicted of theft, fraud, dishonesty or arson.

Please remember that if you do not tell Yachtsman Euromarine about changes, it may affect any claim you make.

Definitions

Certain words shown below have a specific meaning. Whenever they are shown in your policy in bold type they will have that meaning.

Cruising limits

The geographical area set out in your schedule within which we have agreed to insure your boat.

- **Non-tidal waters of Ireland**
Inland waters where there are no tides. You can also travel along inland tidal stretches as long as it is only to enter or leave the non-tidal system.
- **Coastal waters of Ireland**
Waters around the coast up to a distance of 12 nautical miles offshore. You can travel between two points in Ireland by the most direct route even though this might take you outside the 12-nautical mile limit. You are not allowed to travel between Ireland and Great Britain.
- **Coastal waters of Ireland, UK and the Irish Sea**

Waters around the coast up to a distance of 12 nautical miles offshore. You can travel between Ireland and the UK, the Isle of Man, or Northern Ireland or the Scilly Isles by the most direct route even though this might take you outside the 12-nautical mile limit.

- **Continental waters between the River Elbe and La Rochelle**
All tidal, coastal and inland waters between Elbe and La Rochelle. You are not allowed to sail:
 - further north than 61 degrees north;

- further east than 10 degrees east;
- further south than 44 degrees; and
- further west than 12 degrees west.

- **Inland and coastal waters of Europe**
Inland waters where there are no tides and waters around the coast up to a distance of five nautical miles offshore.
- **Mediterranean**
The Mediterranean Sea not east of 20 degrees east excluding North Africa.

The cruising limits set out in your schedule apply. If we agree any other cruising limit, it will be shown in your schedule.

You can travel outside your cruising limits if you are forced to by:

- the weather;
- any form of danger; and
- an order of a government or legal authority.

Endorsement

A written record of any change we agree to make to your policy that is shown in your schedule.

Europe

For the purpose of this policy we define Europe as Austria, Belgium, Denmark, France, Germany, Italy, Ireland, Luxembourg, the Netherlands, Portugal, Spain and the United Kingdom.

Excess

The amount of each claim you have to pay.

Hitch lock

A device that is designed to prevent a trailer being hitched to or unhitched from a towing

Definitions (continued)

vehicle. The hitch lock must cover the bolts securing the tow hitch to the trailer chassis.

Houseboat

Any boat that you use as a home.

In commission

When your boat is fitted out and ready to use, including hauling out, launching and lifting by crane.

Insured property

Your boat, together with the outboard motor, dinghy or tender, trailer or trolley, personal belongings and special equipment shown in your schedule.

Laid up

When your boat is stored in a safe berth, not fitted out and not ready to use and is not used for any purpose other than fitting out or normal overhauling (including hauling out and lifting by crane) for the period shown in your schedule.

Your boat must not have any stores on board and all moveable items including personal belongings and special equipment must be stored ashore.

Loss of limbs

Loss by having a hand, arm or foot cut or torn off at or above the wrist or ankle, or the total and permanent loss of use of an entire hand, arm or foot.

Outboard motor lock

A lock that is designed to prevent the outboard motor being removed from the transom of a boat.

Period of insurance

The period which you have paid for and which we have accepted the premium for.

Permanent total disablement

Being permanently and totally disabled as a result of any kind of profession or job.

Personal belongings

Clothes and personal items that people normally wear or carry that are not part of your boat or its gear and equipment (but not cash, cash cards, credit cards, cheque cards, coins or banknotes, stamps, travel tickets, traveller's cheques, bonds or securities, furs, jewellery and watches).

Policy

This booklet and the schedule make up your insurance policy. You should read them together as if they were one document.

Premium

The amount of money that you pay, and we accept, for this insurance.

Schedule

The document that makes the policy personal to you. It sets out:

- the period of insurance;
- details of your boat;
- sums insured;
- the cruising limits;
- the periods for which your boat is allowed to be in commission or should be laid up;
- any endorsements applying;
- the excess; and
- the premium.

Definitions (continued)

Special equipment

Moveable items of electronic equipment that you own and use on your boat while it is in commission.

Speedboat

Any boat that is designed to travel at more than 17 knots or 20 miles per hour.

Sums insured

The values shown in your schedule for your boat and other insured property.

Third party

A person who makes a claim against anyone insured by this policy.

Total loss

Your boat is a total loss when it is totally destroyed or damaged so that it can no longer be used as a boat. If the cost of repairs is more than the value of your boat, we will call it a 'constructive total loss'.

Total loss of sight

A complete and permanent loss of sight.

We, us, our

Hibernian General Insurance Limited

Wheel clamp

A locking device that is designed to prevent a wheel being turned or removed.

Warranty, warranties, warranted

A condition that you must keep to – failing to do so may result in us rejecting your claims and cancelling your policy without giving a refund of your premium.

Yachtsman Euromarine

Scheme administrators for Hibernian General Insurance Limited.

Yachtsman Euromarine is a trading name of M J O'Neill (Insurances) Limited at Main Street, Clane, County Kildare.

You, your, the policyholder

The person whose name is shown in your schedule, or any other person who is navigating or in charge of your boat with your permission and who we provide cover for.

Your boat

The hull, superstructure, fittings, machinery, engines, gear and equipment that would normally be sold with the boat.

Section 1 – Loss and damage

You can claim for the following.

- Loss of or damage to your insured property shown in your schedule directly caused by an accident, including fire and theft.
- Gear, equipment or machinery stolen from your boat or from a locked storage place onshore. We will only provide cover if the theft is by someone forcing their way into or out of your boat or locked storage place, or if they remove it by force.
- Loss or damage caused while your boat is being transported by road, rail, air or ferry. This cover only applies if your boat is up to 30 feet long.
- Loss or damage caused during hauling out, launching and lifting by crane and including fitting out and overhauling.
- Loss or damage to the rudder, propeller, shaft, motor, electrical machinery and their connections, caused by your boat hitting an object that is underwater or partly underwater.
- Accidental damage caused by faults.
- Loss or damage that you could not know about.
- Loss or damage caused by a fault in the design of your boat or the way that it was made.

You can also claim for the following.

Salvage charges: we will pay the reasonable costs of saving your boat from a loss which you would be insured for under your policy.

Sighting costs: we will pay the cost of inspecting the underwater part of the hull of your boat after it becomes stranded, even if there is no damage.

Pollution costs: loss or damage might be caused to your boat by an authority trying to stop or reduce a pollution threat. As long as you have done everything possible to stop or

reduce the threat, we will pay for the loss or damage to your boat caused by the authority.

Special conditions that apply

While it is being transported, your boat must be:

- carried on a trailer fit for the purpose and towed by a suitable vehicle; or
- fitted in a purpose-built cradle and carried by a professional haulier; or
- secured or fastened to a vehicle roof rack, as long as this is a suitable method of transporting your boat.

The amount we will pay

For a total loss – if your boat is a total loss, the most we will pay is the value of your boat shown in your schedule.

For a partial loss – if your insured property is lost or damaged, we will choose to either:

- pay for the repairs;
- pay for a replacement part and the reasonable costs connected with the replacement;
- or
- make a cash payment based on the cost of an equivalent replacement.

For salvage charges – we will pay any expenses reasonably and necessarily run up to the value of your boat shown in your schedule.

For sighting costs – we will pay the reasonable costs run up, as long as we have agreed in writing first.

We will not reduce your claim if we replace old materials with new, except for:

- sails;
- protective covers;
- running rigging;
- outboard motors;
- batteries; and

Section 1 – Loss and Damage (continued)

- personal belongings.

If we replace these items with new ones, we may reduce your claim by one-third if it is fair because of the age and condition of the item.

We will not pay more than the value shown in your schedule, unless the costs are for salvage charges or sighting costs.

We will not pay for the following.

(See also general exclusions on page 17)

Loss or damage caused by:

- wear and tear or rust;
- loss of value because of age and use;
- loss of value of your boat after it has been repaired;
- the cost of repairing or replacing any part that is lost or damaged because it was faulty;
- the cost of putting right any fault caused by somebody else's mistake or if they do not finish any repair work or changes;
- any damage that is not repaired as well as a total loss in any period of insurance;
- scratching, denting or bruising while your boat is being transported; or
- sails split by the wind or blown away while they are set, unless the spars that they are attached to are damaged at the same time.

Loss of or damage to:

- tenders or dinghies that do not have the name of your boat permanently shown on them;
- masts, spars and fittings, sails and standing or running rigging while you are racing your boat unless endorsement 10 is shown in your schedule;
- motors, electrical machinery, electronic equipment, batteries and their connections, which is caused by mechanical or electrical breakdown or failure, or electronic or computer breakdown or failure;
- personal belongings unless they are shown in your schedule;
- stores, moorings, fishing gear, diving equipment, wetsuits, tow ropes, waterskis or similar equipment or any personal expenses you pay because of loss of or

Section 1 – Loss and Damage (continued)

damage to your boat;

- special equipment unless it is shown in your schedule;
- your outboard motors if they are stolen from your boat, unless they are securely fastened by an outboard motor lock as well as their normal fitting device;
- your trailer, or any insured property on your trailer if it is stolen, unless the trailer is secured by a hitch lock or wheel clamp; or
- your speedboat on a trailer if it is stolen, unless the trailer is secured by a wheel clamp:
 - when it is unhitched from a towing vehicle;
 - at all times between sunset and sunrise; and
 - at any other time when it is parked (except if you are on a journey).

Section 2 – Liability to third parties and passengers

You can claim:

- all amounts that you legally have to pay as a result of owning your boat, for:
- the death of or injury to any other person, including anyone getting on or off or traveling on your boat;
- damage to any other property, including other boats, piers, docks, wharves, jetties or pontoons;
- raising (or trying to raise), removing or destroying the wreck of your boat or if you fail to remove or destroy it; or
- pollution caused by your boat as a result of loss or damage we insure.

This insurance will also insure anyone else who is navigating or in charge of your boat with your permission, but we will not insure:

- anyone you employ or an employee of anyone you employ;
- shipyard operators or their employees;
- repair yard operators or their employees;
- slipway operators or their employees;
- yacht club operators or their employees;
- marina operators or their employees;
- delivery skippers or their employees or crew;
- sales agencies or their employees; or
- any other similar organisations.

The amount we will pay

The most we will pay under this section is the amount shown in your schedule under the 'third party and passenger indemnity limit'. This applies to each accident or series of accidents that are caused by the same event. As long as we have agreed in writing, we will also pay for:

- all your legal costs in settling or defending a claim; and
- solicitors' fees and all expenses relating to official enquiries or coroners' inquests.

We will not pay for

(See also general exclusions on page 16)

Liability arising from or liability to:

- anyone you employ;
- an employee of anyone using your boat;
- fare-paying passengers (unless endorsement 26 is set out in your schedule);
- waterskiers using your boat or anything similar, until they are safely back on board your boat (unless we have specifically agreed and it is shown in your schedule under endorsement 7);
- parascenders using your boat, or any other sport which takes place in the air, until they are safely back on board your boat; or
- divers using your boat until they are safely back on board your boat.

Liability arising from:

- accidents while your boat is being transported by or attached to a motor vehicle;
- accidents while your boat is being transported by rail, air, ferry or sea;
- the Employers Liability Acts or any other law relating to workmen; and
- any payments made as damages.

Section 3 – Personal accidents

This section of your policy insures you and your passengers for accidental death or accidental injury while they are on your boat, or getting on or off it.

We will pay the following benefits

- 1 Death – €10,000
- 2 Loss of one or more limbs – €10,000
- 3 Total loss of sight in one or both eyes – €10,000
- 4 Permanent total disability after 104 weeks, except when benefit is paid for loss of limbs or sight – €10,000

Special conditions

- The death or disability must happen within 12 months of you or your passengers being injured.
- This section does not insure anybody who is under 18 or over 70 at the time of the accident.
- We will not pay you or your passenger's compensation under more than one of the categories shown above for the same accident.
- The most we will pay in any one period of insurance is €20,000.
- We will not pay you or your passengers benefit if you or your passengers are paid compensation under section 2 of your policy.

Medical expenses

We will pay up to €500 for any doctors' or surgeons' fees for emergency treatment if you or your passengers are injured because:

- your boat hits another boat;
- your boat hits another object; or
- your boat sinks.

We will not pay for the following.

Death or disability resulting from:

- incidents involving anyone while your boat is used for any purpose other than private pleasure;
- suicide or attempted suicide or deliberate exposure to danger (except in an attempt to save someone's life); or
- the influence of alcohol or drugs (other than drugs taken under medical supervision and not to treat drug addiction).

Section 4 – General policy conditions

These conditions apply to all sections of your policy and you must meet them before we will make a payment.

Your duty of care

We will only provide the insurance described in your policy if:

- as far as you know, the information that you gave on your proposal form is true and complete (if someone else filled the proposal form in for you, that person was acting for you at the time and you are responsible for the information they gave);
- anyone claiming under your policy has met all the relevant conditions;
- you have taken all reasonable steps to maintain and keep your boat and all its gear and equipment in good condition; and
- you have taken all reasonable steps to protect your insured property from loss or damage.

New ownership

If you sell your boat or transfer it to a new owner or if a company owns your boat and there is a change in the controlling interest of the company, we will cancel your policy from the date of the sale, transfer or change. We will not recognise any interest or transfer of interest or this policy unless we have agreed it and included it as an endorsement on your policy.

Fraud

If you or anyone else claiming under your policy makes a claim that is false or dishonest in any way, your policy will not be valid. You will lose all benefits under your policy and we will not refund your premium.

Cancelling the policy

You, Yachtsman Euromarine or we can cancel this policy.

- If we or Yachtsman Euromarine cancel your policy, we or Yachtsman Euromarine will send seven days' written notice to your last known address. We or Yachtsman Euromarine will return part of any premium you have paid for the rest of the period of insurance.
- If you cancel your policy, we or Yachtsman Euromarine will return part of your premium as long as you have sold your boat. We or Yachtsman Euromarine will not return your premium for any other reason.
- We or Yachtsman Euromarine will not return your premium if you have made a claim during the current period of insurance.
- If your policy has been in force for more than one year, we or Yachtsman Euromarine will return part of any premium you have paid for the rest of the period of insurance. We or Yachtsman Euromarine will keep a premium of at least €50.
- If you cancel your policy in the first year of insurance, we or Yachtsman Euromarine will use the following short period rates when we or Yachtsman Euromarine return your premium.

Period of insurance	The percentage of your premium we will return
Up to three months	50%
Up to four months	25%
Over four months	0%

Section 4 – General policy conditions (continued)

We or Yachtsman Euromarine have the right to cancel your policy if you do not pay the premium or keep to any instalment scheme or linked credit transaction we agreed with you. We or Yachtsman Euromarine will not return any instalment to you that you have already paid.

Other insurance

If you make any claim under this policy and there is another insurance policy that insures the same loss, we will only pay our share of the claim. This condition does not apply to the personal accident section.

Section 5 – General policy exclusions

The following exclusions apply to the whole of your policy.

Radioactive contamination

You are not insured for injury, loss or damage that is caused by the following.

- Ionising radiations or radioactive contamination from any nuclear fuel or from the nuclear waste arising from burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- Any weapon of war powered by atomic, nuclear or radioactive reactions.
- The radioactive, toxic, explosive or other dangerous or contaminating properties of any radioactive matter. This exclusion does not include radioactive isotopes (other than nuclear fuel) when those isotopes are being prepared, carried, stored or used for the following purposes.
 - Commercial
 - Agricultural
 - Medical
 - Scientific
 - Any other peaceful purpose

Speed of sound

You are not insured for:

- damage caused by aircraft and other flying objects travelling at or above the speed of sound.

War risks

- War, invasion, hostilities (whether war is declared or not), civil war, rebellion or revolution.

- Any chemical, biological, biochemical or electromagnetic weapon.
- Any computer, computer system, computer software programme, computer virus or process, or any other electronic system that is used for causing harm.

Terrorism

- Terrorism, including acts by any person or organisations that involve:
 - causing or threatening harm of any nature and by any means; or
 - causing fear among the public.

It must be reasonable to assume that the types of terrorism above were caused by people or organisations as a result of their political or religious beliefs.

Riots

You are not insured for:

- any liability, loss or damage that is caused by a riot.

How you use your boat

Unless we agree by endorsement and it is set out in your schedule, you are not insured for any claims if you use your boat:

- for hire or charter;
- for anything except your own private pleasure;
- as a houseboat; or
- outside the cruising limits shown in your schedule.

Indirect loss

You are not insured for:

- any indirect loss not set out in your policy.

Section 5 – General policy exclusions (continued)

Correct date

You are not insured for:

- loss or damage arising from or as a result of any equipment or computer programme failing to recognise, correctly interpret or process any date as the true or correct date, or to continue to work beyond that date.

This includes any resulting loss or damage otherwise insured by this policy.

Section 6 - No-claim discount

If you have an accident or loss you might want to claim for under your policy, you must contact Yachtsman Euromarine (claims) for a claim form. Send the filled-in claim form back to them as soon as possible.

No-claim discount

We will reduce the premium you pay to renew your policy by the amount shown below if you do not claim under your policy.

After one year – 5% of your premium
After two years – 10% of your premium
After three years – 15% of your premium
After four years – 20% of your premium
After five years – 25% of your premium

Securing your boat

Every year, thousands of boats are stolen or gear, equipment and outboard motors are stolen from them. Many of these losses could be prevented by taking a few simple precautions. Remember, we will do everything we can to help if you are unfortunate enough to have to make a claim. However, your boat is probably one of your most valuable possessions so please try and take a few moments to read this important message.

At little cost – mark it

Mark all removable items such as the radio, echo sounder, log, navigation systems and so on, by engraving them with a diamond-tipped engraver or electric engraving tool (ultra-violet security pens will not work).

Mark the hull moulding number or boat registration number on the windows. Keep a record (away from the boat) of all serial numbers and hull moulding numbers.

Register your boat with BMF Boat Mark scheme.

Join a local Boat Watch or Marine Watch scheme.

Store all small items of equipment in lockers and out of sight, or better still, take them home.

At an average cost – lock it up

Fit good-quality locks (for example, a close-shackle hardened-steel padlock) to all doors, hatches and deck lockers.

Deadlocks should be morticed into hatches or

securely flush mounted, using bolts with locking nuts.

All outside doors, opening windows and hatches should be securely fixed to the craft. Locks and hinges should be through-bolted, using locking nuts on the inside or secured with stout screws.

The screw heads should be hidden. Better still, they should be secured with special security screws.

Hasps and staples should be avoided if at all possible, otherwise they should be through-bolted or at least secured with heavy gauge screws with the screw heads hidden.

Sliding hatch runners should be through-bolted. Large items of equipment that cannot be stowed in lockers should be secured to the craft by using wire strops and close-shackle hardened-steel padlocks. Outboard motors should be secured by properly built outboard motor locks. For example, you can buy a security-locking bolt that replaces one of the normal fixing bolts. You could also use a hollow tube that slides over the clamping turnbuckles and is then secured by a close-shackle hardened-steel padlock.

When using a wire strop to secure equipment, make sure that the securing point on the craft cannot easily be removed by unscrewing it.

Tenders are vulnerable if they are simply secured to the pontoon by a painter. Use a wire strop and close-shackle hardened-steel padlock.

Mark the tender with the name of the parent craft.

Boats kept on road trailers are increasingly becoming a target for thieves. Fit a wheel clamp to one of the trailer wheels to prevent it from being moved. You could also use a hitch lock as long as it covers the tow hitch to the chassis.

Sailboards and dinghies on roof racks should be secured by a wire strop and a close-shackle hardened-steel padlock. Make sure the roof rack is well secured to the car, otherwise the boat and roof rack might go missing!

At a reasonable cost – alarm it

The cost of protecting your boat with an alarm may not be as great as you imagine. You can buy a simple self-contained passive infrared detector and siren for around €150. The type of alarm will depend very much on the type and value of your boat and whether you can afford to buy one. It does, however, seem a small price to pay to protect a valued possession.

The various types of alarm which you should consider are:

- self-contained alarms;
- alarms triggered by magnetic reed switches;
- passive infrared alarms; and
- multi-purpose alarms.

For advice on what you should do to prevent crime or the type of alarm best suited to your own particular needs, contact your local crime prevention officer.

REMEMBER - MARK IT, LOCK IT, ALARM IT!