

WRC Insurance

The club's insurance is arranged through brokers "Insurance, Risk & Claims Management Limited" (IRCM) of Three Charter Court, Broadlands, Wolverhampton, WV10 6TD

They do a price comparison for us each year.

Website www.marineinsurance-ircm.co.uk

Tel: 01902 796 793 Fax: 01902 796 799 Claims Helpline: 01902 796 786

There are 2 contacts

Carl Ralph
Underwriting Manager Yacht & Trade
CarlRalph@ircmsc.co.uk

and

Pat Ward A.C.I.I
Director (Thames Valley Office) Mobile: 07801 288388 (24/7)
patward@intonet.co.uk

Both are very knowledgeable and helpful. Pat is a rower.

Insurance Schedule.

Our insurance can be divided into 4 sections.

- Club boats and blades. Each boat is listed with £8,500 for the cleaver blades and £800 for the macons.
- Members' private boats. We ask all members keeping boats at Fell Foot to insure their boats through the club insurers. We do this to ensure that everyone has adequate insurance especially important if they allow other club members to use their boats. Hopefully it would simplify claims if there were to be a collision between a private boat and a club boat. Premiums seem to be competitive and usually cheaper than members arranging their own insurance. So far everyone has agreed to this stipulation. IRCM will send a breakdown of costs for private boats and this is to be recovered from those members.
- Club House Contents. We used to list life jackets, ergs etc separately on the schedule but IRCM have a special deal whereby they will insure unspecified boat house contents on a new for old basis. We currently have £5,000 of cover. This needs to be kept under review and increased, if we obtain more ergs etc
- Borrowed and hired boats up to a value of £20,000 are covered.

The premium is affected by the number of members we have. The current limit is 100 increased this year from 50.

Our boats are covered for use anywhere in the country and even covered for up to 30 days anywhere else in Europe.

Provided they have the club's permission anyone is insured to row. So, taster sessions, visitors etc are covered.

The boats and trailer are insured in transit but NOT the tow vehicle.

The trailer needs a wheel clamp when not in use – recently acquired and fitted.

We have on 2 occasions borrowed a safety boat from SWSC and we have always asked our insurers to provide temporary cover. They have not charged.

The policy renewal is 1 January annually.