



Insurance Solutions for  
RYA Affiliated Clubs,  
Recognised Training Centres,  
and Affiliated Organisations



**Gallagher**

Insurance | Risk Management | Consulting

Royal Yachting Association (RYA) affiliated clubs, recognised training centres, and affiliated organisations face a diverse range of risks that can often require complex insurance programmes that include specific elements of cover.

Insurance broking partner, Gallagher, has been endorsed by the RYA for over 40 years and, over this time, has developed and continues to create specialist products that meet the needs of these groups.

### Why Gallagher?

- ✓ Specialist proposition for RYA-affiliated clubs, recognised training centres, and affiliated organisations
- ✓ RYA endorsed insurance partner for over **40** years
- ✓ Gallagher arranges cover for **85%** of RYA Affiliated Clubs\*
- ✓ **98%** of clubs insured with Gallagher renew their policy\*
- ✓ Dedicated RYA Gallagher assigned account management with a wealth of knowledge and experience
- ✓ Proud sponsors of the RYA Club of the Year Award 2024



\*\*Based on live policies between 1 January 2023 – 31 December 2023

\*\*Policy limits and exclusions may apply, please see policy wording for full terms and conditions.

\*\*\*Interest free direct debit service is provided by Zurich Insurance Company Ltd t/a Navigators & General, the credit decision may include a credit check being carried out. Please note that Zurich Insurance Company Ltd has its own set of terms, conditions, and charges and you should familiarise yourself with these carefully.



## RYA-Affiliated Clubs, Recognised Training Centres, and Affiliated Organisations Insurance

### RYA Combined Insurance\*\*

#### Cover includes:

- **Public and Product Liability** — Including member-to-member liability and training extension, including full professional indemnity coverage
- **Employers' Liability** — If you have employees (including volunteers), you may require this cover by law

#### Optional covers:\*\*

- **Property All Risks** — Including clubhouse, outbuildings, marine installations, contents/fixtures and fittings, consumables, and bar stock
- **Business Interruption** — Loss of revenue, additional increased cost of working, loss of rent payable/receivable, and loss of revenue (marine) extensions available
- **Loss of Licence** — Loss of revenue following loss of licence for the sale of alcohol
- **Deterioration of Stock** — Covering refrigerated/frozen stock in the event of equipment breakdown and/or failure of public utilities
- **Cups, Trophies, and Specified Items** — Covering any specified item and unspecified cups/trophies anywhere in the UK on an 'agreed value' basis
- **Money** — Covering cash in trust including when in safe, in transit, or at the home of an authorised official
- **Personal Accident** — Providing cover to specified persons whilst carrying out duties
- **Boats** — Including outboard engines, trailers, etc., whilst in transit and temporarily in use within Europe for up to 30 days per year. Cover incorporates marine third party liability to mirror the chosen public and products liability indemnity limit. Cover extension also available upon request to cover loaned/borrowed boats not owned by the club/training centre/organisation

#### Additional covers\*\* available:

- **Directors, Officers, and Trustees Liability** — Legal defence costs and valuable added protection for individuals operating on behalf of the club/training centre
- **Commercial Legal Expenses** — Legal defence costs in respect of employment disputes, contract disputes (including tenancy), tax/VAT investigations, plus 24-hour legal helpline
- **Special Types Motor (Road Traffic Act Liability)** — Following recent changes to the Road Traffic Act law, tractors, and other mechanically propelled plant used within a 'public place' must now be insured under a specific motor insurance policy
- **Engineering Inspection** — Providing statutory inspection of plant and equipment on a 6- or 12-month frequency as required under HSE (LOLER) regulations
- **Cyber Liability** — Providing cover for consequential losses as a result of a data breach, costs to ensure that you comply appropriately with GDPR following a breach, and cover against civil fines/penalties levied by the regulator following a breach. Cover can also be extended to include social engineering/fraudulent transfers, providing an added layer of protection for your organisation

In purchasing the Gallagher RYA Combined Insurance policy, customers will automatically benefit from the following, at no additional cost:

- **Support Services** — Service automatically provided to each policyholder, offering practical, and emotional support services via a series of up to five counselling sessions, either on an 'in person' basis or, where deemed more appropriate, via telephone or video call
- **Interest-Free Monthly Instalment Plan\*\*\*** — Available upon request, allowing annual premiums to be paid over 12 equal monthly payments

In association with



- **Gallagher Business Assist** — Available to all policyholders who insure a minimum of £10,000 property (buildings, contents, or specified items) and offers a service that provides you with a loss controller to prepare and negotiate commercial property and/or business interruption insurance claims on your behalf
- **Online 'Health and Safety Click'** — Access provided to all policyholders, giving online advice and guidance on all matters relating to health and safety compliance, employment law, business continuity, and much more

Call the dedicated RYA team at Gallagher today to review your insurance programme.

T: **0800 062 2309**

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Registered Office: Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT.  
Registered in Scotland. Company Number: SC108909; AR03-2023 Exp. 09.01.2025.

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