

Guide to procedures in the event of a claim

It is of vital importance in this claim culture that we now live in, that in the event of a claim or possible claim, you **MUST** contact your **broker** or notify Coastal Marine Services Ltd (CMS) as soon as you become aware of any circumstances that **MAY** give rise to a claim being made against you or the vessel, **WHETHER YOU CONSIDER YOU ARE LIABLE OR NOT.**

ALL incidents should be reported immediately during business hours to your broker or:

Coastal Marine Services Ltd

Tel: +44 (0) 1245 294111

Fax: +44 (0) 1245 294112

Email: marine@coastalms.com
admin@coastalms.com
dtiney@coastalms.com

Address: 3 New Street
Chelmsford
Essex
CM1 1NT

A claim form should be completed and sent within 10 working days to your broker or CMS.

Please **NEVER** admit liability or answer letters from third parties, but pass all correspondence to your broker or CMS immediately.

In all cases please obtain names and addresses of any witnesses and if possible obtain a signed statement from them at the time of the incident.

In the case of damage to the vessel, no repairs may commence before vessel has been surveyed unless they are of an emergency nature, or below the policy deductible. Surveyors may only be instructed by CMS unless an independent report is required (fees not covered by insurance) when you are of course free to instruct a surveyor of your choice.

In the event of a claim being made for damage, 2 or preferably 3 estimates for the repair should be obtained as quickly as possible and forwarded to your broker or CMS.

REMEMBER Failure to comply with all of the above may result in insurers refusing to provide indemnity for your policy.

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Registered Company No: 5978224

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Financial Conduct Authority