

## Navigators & General Yacht & Motorboat Policy A Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators & General Insurance Company Limited Yacht & Motorboat policy. The full terms, conditions or exclusions are shown in the policy document.

Navigators & General Insurance Company Limited is a member of the Zurich Financial Services Group. The Navigators & General, Yacht and Motorboat Policy is designed specifically to provide specialist cover and protection for pleasurecraft over 16'6" for you, the craft and your passengers and will normally run for a period of 12 months. It is split into 2 separate sections:-

### Significant Features & Benefits of the Yacht Policy

#### Section A - The Vessel, her tender, gear and equipment

Are covered subject to policy exclusions against loss or damage arising from:

- External accidental means
- Theft
- Malicious acts
- Fire
- Vermin
- Forcible removal of gear from the exterior of the vessel
- Grounding
- Sudden accidental incursion of water

Whilst:

- In use, as specifically agreed
- Afloat on moorings, as specifically agreed
- Ashore
- In transit by road (if under 30')
- Yacht racing, if specifically agreed

Also covered within the total sum insured

- Any tender up to £2,000 and not exceeding 16' in length and must be marked with the name of the parent vessel.
- Any outboard up to 10HP (claim settlement is based on second-hand market value at time of loss/damage).
- Personal effects belonging to you and your family up to 2% of the sum insured on the vessel (minimum £500, maximum £2500).

In addition

- Any salvage or wreck removal fees connected with insured risks.
- Personal accident benefits for owner and guests up to £60,000 any one event,
- Law costs, incurred with our consent in defending claims.

#### Section B - Claims made against you by your Passengers or Third Parties

- We will indemnify (protect) you up to the amount stated in your Schedule (normally £3,000,000) for such claims.

### Policy Significant and Unusual Limitations & Exclusions (Page 2)

- Any claim caused by war, terrorism, civil strike or commotion.
- Wear, tear, gradual deterioration and breakdown.
- Consumable stores, cash, credit cards.
- Sails, covers and canopies split or blown away by the wind.
- Third Party claims whilst in transit by road (which should be insured under a Motor Policy).
- Persons contracted in any way to work on the craft.
- Damage to mast, spars and sails whilst racing unless specifically extended.
- Acts of recklessness or wilful misconduct by the insured or persons in charge of the vessel, including conduct when under the influence of alcohol or drugs.

### Important Policy Conditions

You must:

- Notify your insurance intermediary or us as soon as possible of any claims or potential claims.
- Not admit liability for any claim without our consent.
- Maintain vessel and equipment in seaworthy condition. Also, trailers must be roadworthy.
- Exercise due care and diligence to safeguard the vessel.
- Notify us of any material facts that may influence our view of the risk.
- Please note, in most cases policy excesses will apply and are detailed in the quotation and policy schedule.

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## General Information

### How much must I pay if I have a claim?

For both section A & B of your policy a policy excess will be applied, please refer to your policy schedule (amended excess' will be noted by endorsement detailed within the conditions of your policy schedule). Unless in the case of a Total Constructive Loss of the vessel where no excess is applicable.

### How do I make a claim?

If you wish to make a claim or report an incident you should notify your insurance intermediary or advise Nautical Insurance Services Limited in writing to 57 Elm Road, Leigh-on-Sea, Essex SS9 1SP, by telephone on 01702 470811 or by facsimile to 01702 470844. When reporting an incident or requesting a claim form, you will need to provide the following information: Your name, address and daytime telephone number. Please advise us of your policy or certificate number and the date and time of the incident together with the location of the vessel and brief details of the incident.

### How do I make a complaint?

Firstly, if you have a complaint about your policy or a claim, you should contact your insurance intermediary or write to the Managing Director at Nautical Insurance Services Limited at the following address: 57 Elm Road, Leigh-on-Sea, Essex SS9 1SP. If they are not able to sort out your complaint, you can contact Navigators & General Insurance Company Limited direct at; PO Box 848, Brighton BN1 3GQ or via e-mail to [enquiries@navandgen.co.uk](mailto:enquiries@navandgen.co.uk). You may also telephone us. If your complaint is about your policy please call us on **01273 863472**. If your complaint is about a claim, please call us on **01273 863450**

If you are still not satisfied, you can contact the Chief Executive's office,  
Chief Executive  
The Grange  
Bishops Cleeve  
Cheltenham GL52 8XX  
Tel: 01242 511227 e-mail [chiefexecutive@uk.zurich.com](mailto:chiefexecutive@uk.zurich.com)

If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case. This is a free impartial service.

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Tel: 0845 0801800 or e-mail: [enquiries@financial-ombudsmen.org.uk](mailto:enquiries@financial-ombudsmen.org.uk)

You may contact the FOS at any stage of your complaint. Your legal rights will not be affected.

### Can I receive compensation if Insurers cannot meet their obligations to me?

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. Further information is available on [www.fscs.org.uk](http://www.fscs.org.uk) or you may contact the FSCS on 020 7892 7300. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### If I take out cover but then change my mind can I get my premium refunded: What are my cancellation rights?

If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to your insurance intermediary together with the Certificate of Insurance within 14 days of receiving it (or for renewals within 14 days of your policy renewal date). We will only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £50 (plus insurance premium tax) and a £20 cancellation fee. Your insurance intermediary may also wish to apply a charge for their service. The balance of the premium will be returned to you.

### Can I cancel the policy at any other time?

This insurance may be cancelled by you or by the Company at any time subject to 30 days notice to the other or by mutual agreement, when a pro rata daily return of premium shall be made calculated on the annual premium charged, subject to a minimum retained premium of £50 (plus insurance premium tax) and a £20 cancellation fee. Your insurance intermediary may also wish to apply a charge for their service.

### What if I sell my vessel?

Notify your insurance intermediary immediately in writing. The insurance shall become cancelled from the date of sale or transfer and a pro rata daily return of premium calculated on the annual premium charged subject to a cancellation fee of £20. Your insurance intermediary may also wish to apply a charge for their service.

### Law

Unless otherwise previously agreed in writing, this insurance and any dispute arising under it will be governed by English law. All communication to you will be in English language.

### Important Notes

In selecting insurance for your vessel/marine trade activities, you have chosen a level of maritime cover from a range of Navigators & General products in accordance with your requirements. Whilst making this decision, you have not received a personal recommendation from Navigators & General Insurance Company Ltd. Cover is shown in your copy of our policy wording plus additional or excluded cover is noted by endorsement to your policy schedule.

### Information You Should Provide

It is important that you should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in any doubt about whether a fact is material, you should disclose it. You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract.

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