



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

Yacht and Motorboat

Summary of cover



Important – you should read this

What cover do I have?

Your Navigators & General Yacht and Motorboat Policy will cover you for any damage to your Vessel (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition, if you are involved in an accident you are covered for any damage you cause to property of other people or for any injuries they sustain.

Governing law

Your policy is governed by the law that applies to where you reside within the United Kingdom, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case you agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, we will communicate to you in English.

If you would like to request a policy document, please call us or write and we will arrange for this to be sent out to you, alternatively a copy can be downloaded from our website:
www.navandgen.co.uk

How long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators & General Yacht and Motorboat policy. The full terms, conditions and exclusions are shown in the policy document. You must review your cover regularly and inform us immediately if any of your information contained in the statement of facts is incorrect or changes.

A copy of the policy is available on request.

Features and Benefits	Exclusions or Limitations	Policy Page
Outboard Motors automatically covered	Up to 20 hp.	Page 8
Loss or damage to your yacht	Please refer to 'what you are not covered for'.	Page 9
Losses caused by wear and tear	Subject to you being able to demonstrate the vessel has been maintained annually. Excluding damage to the affected part/s.	Page 10
Personal effects automatically covered	Up to £2,500 (£350 single item limit for undeclared items).	Page 11
Tender use away from vessel	Not more than 3 miles, not jet powered, no water-skiing or towing of toys and within cruising range.	Page 11
Medical expenses	£1,000 – not subject to excess.	Page 12
The costs of preventing or minimising a loss (including salvage)	Prevented loss would need to have been covered.	Page 12
Marina benefits	Nil excess for claims in a marina. See the policy definition of marina.	Page 12
Personal accident	£25,000 per person £100,000 total.	Page 13
Pet vet fees	£500 Following an accident on board the vessel.	Page 13
No claims bonus	Up to 20%.	Page 14
Liability to others	£5,000,000.	Page 15
Rescue and evacuation cover	£50,000.	Page 15
Uninsured owner or operator	£50,000.	Page 15
Racing	Liability to third parties.	Page 16
Waterski liability	Up to £3,000,000 on request.	Page 17
Non fault excess waiver	Subject to us agreeing you are not primarily at fault and supplying at fault party's details.	Page 23

*Your Navigators and General policy is tailored to your specific needs and as such some limits on your policy may differ from those above.

Excess

In most cases a policy excess will apply. These are detailed in the quotation and policy schedule.

How do I make a claim?

You should contact us on the following number if you wish to report a claim or accident:

01273 863450 or through your insurance intermediary.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore first of all, please get in touch with your usual contact at Zurich or your broker or insurance intermediary as they will generally be able to provide you with an immediate response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters).

Most complaints can be resolved within 3 business days

If we can resolve your complaint to your satisfaction within 3 business days we will do so and we will write to you to confirm. (A business day is defined as Monday to Friday, but excluding bank holidays).

Complaints that take longer than 3 business days to resolve

If we have not been able to resolve your complaint to your satisfaction within 3 business days, we will keep you updated with progress and provide you with our decision as quickly as possible. This will be in the form of a final decision letter from our Customer Relations Team.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you can ask the Financial Ombudsman Service to review your case. You will need to contact them within 6 months of the date of our final decision letter. You can also ask the ombudsman to review your case if we have not provided you with a final decision within 8 weeks of receiving your complaint.

The ombudsman can help with most complaints if you are:

- A consumer
- A business employing fewer than 10 persons that has an annual turnover or balance sheet that doesn't exceed €2 million

- A charity with an annual turnover of less than £1 million
- A trustee of a trust with a net asset value of less than £1 million

The service they provide is free and impartial. They can be contacted as follows:

Post:

Financial Ombudsman Service,
Exchange Tower, London, E14 9SR

Telephone: 08000 234567
(free on mobile phones and landlines)

Email:
complaint.info@financial-ombudsman.org.uk

Website:
<http://www.financial-ombudsman.org.uk>

Cancellation rights

If you decide you do not want to accept the policy (or any future renewal of the policy by us), please tell us or your insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date). We will charge you on a pro rata basis for the time you have been on cover subject to a minimum premium of £50 (plus insurance premium tax) and the balance of the premium will be returned to you. There will be no return of premium if you are cancelling the policy within 14 days or following a claim where your vessel is a total loss.

If you cancel at any other time, we will charge you for the time you have been on cover. If this within the first year, we will deduct a £50 (plus insurance premium tax) administration charge from any refund. We will not refund any premium if we have paid a claim or one is outstanding when you cancel your policy.

Important notes

In selecting insurance for your vessel, you have chosen a level of 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 Zurich Insurance plc. Cover is shown in your copy of our policy wording plus additional or excluded cover is endorsed on the reverse of your policy schedule.

Policy administration

In order to administer your insurance policy and any claims made against the policy, Zurich Insurance plc may share personal information provided to us with other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If we do transfer your personal information, including where we propose a change of underwriter, we make sure that it is appropriately protected.

Navigators & General – Brighton

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Navigators and General is a trading name of Zurich Insurance plc.
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Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985.
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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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