

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the Zurich Insurance Group

Company: Navigators & General

Product: Small Craft Policy

Navigators and General is a trading name of Zurich Insurance Company Ltd. Our FCA Firm Reference Number is 959113.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides cover for your small craft up to 25ft in length, trolleys and trailers, outboard motors, gear and equipment. It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their craft or other property.



What is insured?

Cover for your craft

- ✓ Loss or damage, including accidental damage.
- ✓ Repair or replacement up to the agreed sum insured in your schedule.
- ✓ We will pay the agreed value or replace the craft after a total loss.
- ✓ Loss or damage whilst in transit by road.
- ✓ Tenders automatically covered up to £500 (if your craft is at least 18'/5.5m in length).
- ✓ Costs incurred in the recovery of the craft following a loss.
- ✓ Costs incurred in the inspection of the craft following a grounding, even if no damage is found.
- ✓ No excess applies to a claim whilst the craft is moored on a marina berth.
- ✓ Loss or damage while your sailing craft is racing (if 23ft or less).

Cover for you

- ✓ Personal effects – (up to £2,500).
- ✓ Your legal liability – third party cover to others, their craft or property (£5,000,000), water skiing and wakeboarding (£3,000,000).
- ✓ Rescue and evacuation – following an emergency (£25,000).
- ✓ Personal accident cover – whilst aboard your craft (benefit limits of £25,000 subject to a limit of £100,000 any one incident).
- ✓ Medical expenses – following an accident on board (£1,000).
- ✓ Pet medical fees – following an accident on board (£500).
- ✓ Cover for others using your craft with your permission.
- ✓ Key cover – for damage or theft of your craft's keys (£500).
- ✓ Rescue boat liability – cover whilst acting as official rescue/support boat crew or skipper.
- ✓ Race fees – for non-refundable fees if unable to attend an entered event after a claim (£150).

Optional additional covers if selected and agreed

- Liability for towing of water toys – maximum of 2 at any one time (£1,500,000).
- Marine Legal expenses – for details of cover please see the separate Insurance Product Information Document (underwritten by DAS Legal Expenses Insurance Company Ltd).



What is not insured?

Cover excludes

- ✗ Loss or damage caused by the craft being in an unseaworthy condition.
- ✗ Theft of outboard motors unless securely locked using an anti-theft device.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss of money, travellers' cheques, credit or debit cards.
- ✗ The craft operating outside the cruising range shown in the schedule.
- ✗ Wilful misconduct or recklessness by an insured person (including whilst under the influence of alcohol or drugs).
- ✗ Theft or vandalism of personal effects unless the craft has lockable cabin accommodation.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.
- ! Deductions for age will apply to claims for outboard motors.
- ! We are unable to cover jet skis, personal water craft (PWC), jet bikes or similar craft.

Limits which apply

- ! Personal effects single item limit £250 (unless specified).
- ! Personal effects up to 2% of the sum insured (maximum £2,500 minimum £500).
- ! Tenders up to £500 in value, not exceeding 16'/4.87m in length (unless specified).
- ! Personal accident – £25,000 per benefit (£100,000 any one incident).



Where am I covered?

- ✓ As per the cruising range shown in the schedule.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of mooring, use or cruising range, craft modification).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or for renewals, within 14 days of your policy renewal date), we will refund all the premium you have paid for the period of insurance. After these 14 days, we will refund any remaining balance of premium you have paid in proportion to the time left until your current period of insurance is due to end (however, the full annual premium will apply for any optional Legal expenses cover you have).

We will not return any premium if a claim (or a loss that could result in a claim) has occurred.

Refer to policy conditions for details of all cancellation terms.

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