

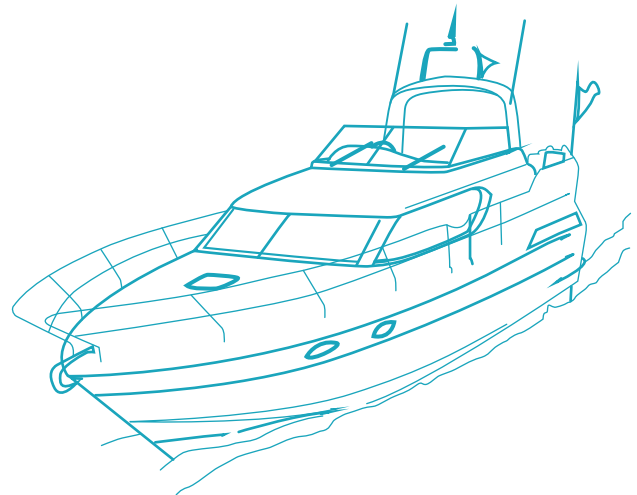
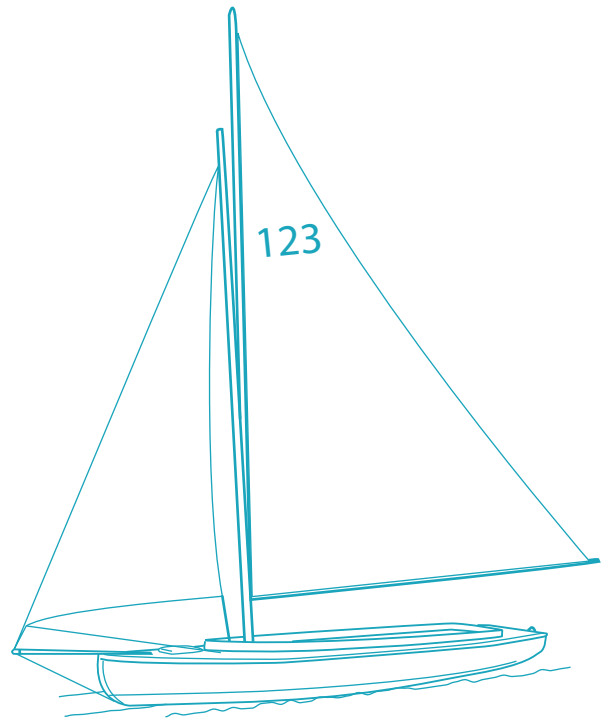
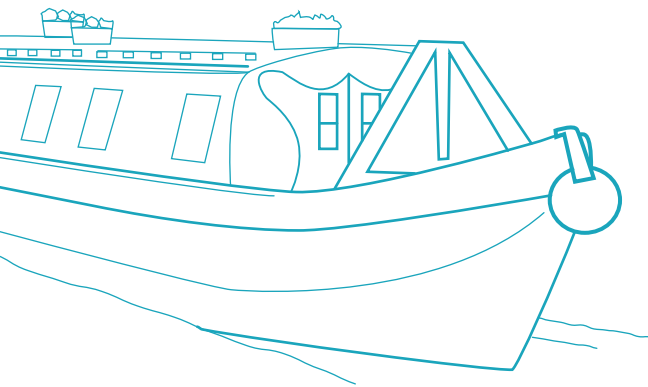


NAVIGATORS
& GENERAL

A member of the  Zurich Financial Services Group

Rivers, Canals and Broads

Policy Document



Contents

Definitions	5
Making a claim	6
Loss or damage to your vessel	7
Liability to others	8
Additional cover	9
Grounding	9
Marina benefits	9
Medical expenses	9
No claims bonus	9
Pollution hazard	9
Preventing or minimising a loss	9
Personal effects	10
Personal accident	11
Endorsements	12
Liveboards extensions	12
Policy exclusions	14
Policy conditions	16
Our complaints procedure	17

Thank you for choosing Navigators and General Canals, Rivers and Broads insurance

We have been at the forefront of pleasure boat insurance for over 85 years. As such, we understand that offering the right insurance to our customers is about more than comparing premiums and cover it's also about choosing a company that appreciates the differing needs of boat owners. With our wealth of experience, you can be assured of a personal and professional service.

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.

Relevant to the entire policy

This policy is an agreement between you and us but is only valid if you pay the premiums. It is based on the information you gave us and confirmed to us during the application process or subsequently. Your policy provides the cover for the period of insurance shown in your schedule. You must read these terms and conditions together with your schedule and any specifications or endorsements as one contract.

You must tell us immediately if at any time any of the information on which this insurance is based is incorrect or changes for example if you change your vessel, permanent mooring or usage or anyone covered by this policy is convicted of an offence. Failure to do so may result in your insurance no longer being valid and claims not being met. If in doubt about any change, please let us know. The changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

If you fail to pay your premium we will refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claim against your policy by a third party but seek full recovery of any sum made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

How we will use your data

We hold your personal data in accordance with the Data Protection Act 1998. The information supplied to us by you may be held on computer and passed to other insurers for underwriting and claims purposes. You should show this to anyone whose personal data may be processed to administer this policy.

Policy administration

In order to administer your insurance policy and any claims made under this policy we may share personal data provided to us with other companies within the Zurich Financial Services Group and with business partners including overseas companies. If we do transfer your personal data we make sure that it is appropriately protected.

Claims history

Under the conditions of this policy you must tell us about any insurance related incidents such as fire, theft or an accident whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to the relevant database. We may search these databases when you apply for insurance, in the event of any incident or claim or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- a) share information about you with other organisations including the police
- b) undertake credit searches
- c) check and share your details with fraud prevention and detection agencies.

If false or inaccurate information is provided and fraud is identified details will be passed to fraud prevention agencies. Law enforcement agencies may access and use this information. We and other organisations may also access and use this information to prevent fraud and money laundering for example when:

- a) checking details on applications for credit and credit related or other facilities
- b) managing credit and credit related accounts or facilities
- c) recovering debt and tracing beneficiaries
- d) checking details on proposals and claims for all types of insurance
- e) checking details of job applicants and employees.

Please contact us if you want to receive details of the relevant fraud prevention agencies. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold. In this policy the words **'you', 'your'** and **'yours'** refer to the person or persons named in the **policy documentation** as the insured. The words **'we', 'us'** and **'our'** mean Zurich Insurance plc.

Agreed Value: this is the amount shown in the **policy documentation**, which represents the value of **your vessel** as declared by **you** and agreed by **us**.

Excess: an amount to be deducted or collected in the event of any claim.

In Commission: when **your vessel** is fitted out and ready for use.

Laid Up Out of Commission: when **your vessel** is not fitted out and ready for use.

Loss or Damage: fire; theft; accidental or malicious damage resulting from forcible, violent or external means.

Marina: a secure and sheltered mooring complex, providing controlled access to berths or pontoons. Excluding facilities with floating or temporary breakwaters.

Motors and electrical equipment: motors and electrical machinery and equipment; batteries and their connections.

Policy Documentation: policy, schedule, endorsements, renewal notice and certificate of insurance (where issued).

Profession: any business, trade, profession or organisation. This includes delivery skippers.

Racing: any organised competitive events with a designated start and finish; speed tests or connected trials.

Terrorism: the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

Total Loss: your vessel is irretrievably lost or destroyed. A constructive total loss is where the cost of replacement or repair exceeds the sum insured.

Underwater Gear: the propulsion, stability and steering equipment of **your vessel** that is under the water.

United Kingdom: England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.

Vessel: your vessel as described in the **policy documentation** including:

- **motors and electrical equipment**
- outboard motors not exceeding 10 hp unless otherwise shown in the **policy documentation**
- any tender not exceeding 16 feet in length nor exceeding £2,000 in value unless otherwise shown in the **policy documentation**
- gear and equipment that would normally be sold with **your vessel**
- television and radio aerials; satellite receiving dishes, their fittings and masts; solar panels.

Making a claim

To make a claim or report an incident, please contact **your** insurance agent or call **us** on the number below.

01273 863450

We will need to know:

- **your** name, address, telephone number and policy number
- the place where the incident occurred
- what caused the incident
- contact details of witnesses and third parties, where known

You must tell **us** immediately about any accidents, claims or legal proceedings in connection with this policy, and give **us** all the information and help **we** may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made.

You must send any writ, summons or comparable foreign documentation to **us** immediately it is received. **We** will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim. **You** must report any loss, theft, attempted theft or malicious damage to the police immediately and obtain a crime reference. **We** will pay reasonable costs incurred by **you** in respect of official inquiries and/or coroners' inquests.

We will also pay reasonable costs incurred by **you**, subject to **our** prior approval, for settling or defending any claim.

We retain the option to decide where the repairs are carried out and may require a number of quotations.

If you are making a claim under the Liveboards Contents section of the policy:

- you will need to provide us with original purchase receipts, invoices, instruction booklets or photographs
- you may need, for property damage, to provide confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

For additional information, please read our **Claims Advice Notes**.

Loss or damage to your vessel

What is covered

We will pay **you** for **loss or damage to your vessel** whilst it is:

- ashore or afloat
- **in commission**. This cover is provided for **you** and whilst any person is in control of **your vessel** with **your** permission
- **laid up out of commission**
- being lifted, hauled out or launched

all in accordance with the limits and requirements shown within the **policy documentation**.

What we will pay

We will pay the reasonable cost of replacement or repair, less the **excess**, for **loss or damage to your vessel**.

In the event of a **total loss** or constructive **total loss**, we will either pay the **agreed value** of **your vessel** or provide a replacement vessel of a similar age, size and type. No **excess** will apply if **your vessel** is declared a **total loss**.

Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of **your vessel** is not the same as prior to the claim.

In no case will **we** pay for unrepaired damage in the event of a subsequent **total loss**.

In the event of **loss or damage** to outboard motors **we** will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.

In the event of **loss or damage** to sails, running rigging, protective covers, canopies, side screens, personal possessions, unspecified tenders or items or parts that are no longer available or legally compliant, **we** will pay the current replacement price less 10% per annum, up to a maximum deduction of 30%.

No **excess** will apply in respect of **loss or damage** to mast crutches or quant poles and **your** No Claims Bonus will not be affected.

In the event of **loss or damage** to computerised equipment, **we** will pay for replacement items of a similar type and specification.

If **you** choose not to repair or reinstate a loss, **we** will only pay **you** the depreciation in market value or the cost of reinstatement, whichever is the lesser figure.

Please read Policy exclusions, pages 14 and 15.

Liability to others

What is covered

We will cover **your** legal liabilities, up to the limit stated within the **policy documentation**, to compensate other people if someone dies or is injured, or property not owned by **you** is lost or damaged as a result of **your** interest in **your vessel**.

The **excess** will not apply to this cover.

We will provide this cover for:

you and those in control of **your vessel** with **your** permission, excluding anyone acting as part of their **profession**.

Pollution

We will pay any pollution related clean up costs, resulting from a sudden identifiable, unintended and unexpected incident occurring entirely at a specific time and place.

The **excess** will not apply to this cover.

Removal of Wreck

We will pay the reasonable costs of attempted or actual raising, removal or destruction of the wreck of **your vessel** or any failure to do so, resulting from **loss or damage** covered by this insurance.

The **excess** will not apply to this cover.

Please read Policy exclusions, pages 14 and 15.

Additional cover

Grounding

We will pay the reasonable costs of inspecting **your vessel**, less the **excess**, following grounding even if no damage is found.

Marina benefits

If a claim occurs whilst **your vessel** is moored on a **marina** berth, **we** will not apply the **excess** and **your** No Claims Bonus will not be affected.

Medical expenses

We will pay necessary medical expenses incurred, following an accident, by **you** or any person on board **your vessel** with **your** permission.

The maximum amount payable for any one accident is £500. The **excess** will not apply to this cover.

No claims bonus

(Applicable only if shown in the policy documentation).

Providing no claim has been submitted during the previous year's period of insurance, **you** will be entitled to the following discounts:

After year 1	5%
2 consecutive years	7.5%
3 consecutive years	10%
4 consecutive years	15%
5+ consecutive years	20%

Pollution hazard

We will pay for **loss or damage** to **your vessel** caused by a governmental authority, whilst trying to prevent or mitigate a pollution hazard following **loss or damage** to **your vessel**.

Preventing or minimising a Loss

We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

The **excess** will not apply to this cover.

Protected bonus

Only to apply when shown within the policy documentation.

Your No Claim Bonus will not be reduced if **you** make a claim under this policy.

Racing

Only to apply when shown within the policy documentation.

What you are covered for:

we will pay for **loss or damage**, less double the **excess**, whilst **your vessel** is **racing**

We will cover **your** legal liabilities whilst **your vessel** is **racing**.

What you are not covered for:

- one-third of the total cost of replacing or repairing sails, masts, spars, fittings and standing and running rigging lost or damaged, but with no further deduction for new replacing old. The **excess** will not apply to any part of any claim to which the one-third deduction applies.
- single handed **racing**

Transit (applicable only where your vessel does not exceed 30 feet – 9.14 metres in length)

We will pay for **loss or damage**, less the **excess**, to **your vessel** whilst in transit by road in the **United Kingdom**, including loading and unloading.

You are not covered for scratching, denting, bruising or chafing.

Uninsured third party

If **your vessel** is damaged by an uninsured third party or a third party who can not be identified, **we** will not apply the **excess**.

Personal effects

If you live aboard **your vessel**, please see **Contents** – page 12.

Definition

Clothes and items of a personal nature likely to be worn, used or carried.

What is covered:

- we will pay for **loss or damage**, less the **excess** and deduction for age, to **personal effects**

We will provide this cover for:

- **you, your** spouse or partner and children, who permanently live in **your** normal home

What is not covered:

- any one item in excess of £250 unless showing otherwise within the **policy documentation**
- breakage of items of a fragile nature unless resulting from a loss covered by this insurance
- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, savings stamps or certificates, lottery tickets, premium bonds, postal orders, money orders, bank drafts, travel and other tickets with a fixed monetary value, phone cards, gift vouchers, deeds and share certificates
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- digital/video cameras
- food and drink
- fuel

- furs
- hearing aids
- items of gold, silver and other precious metals
- jewellery and watches
- **loss or damage** to equipment used for a professional purpose
- **loss or damage** unless **your vessel** has lockable storage
- **loss or damage** to portable computerised equipment
- **loss or damage** to water skis, water toys, fishing, diving and sports equipment whilst in use
- **loss or damage** caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- mechanical or electrical failure or breakdown
- mobile phones
- photographic equipment
- plants or living creatures
- spectacles and contact lenses
- theft from an unattended motor vehicle unless the vehicle was securely locked and the **personal effects** hidden from view
- wear, tear, depreciation or gradual deterioration
- water damage to digital entertainment equipment unless **your vessel** sinks or is submerged as a result of a loss covered by this insurance

Personal accident

Definitions

Loss of limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Permanent total disablement means disablement that prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

What is covered

Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability. The **excess** will not apply to this cover.

Benefits

Loss of limb £15,000

Loss of sight £15,000

Permanent total disablement £15,000

The overall limit is £60,000 for any one accident or event. If any one accident or event involves 4 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.

For persons aged under 16 or over 70 years at the time of the accident, the **permanent total disablement** benefit will not apply.

We will provide this cover for:

you and persons aboard **your vessel** (including whilst embarking or disembarking) with **your** permission.

What you are not covered for:

- a disease, physical defect, illness or injury which existed prior to the accident
- being under the influence of drink, drugs or solvent abuse
- consequential loss of any kind
- disablement to any person employed by **you** in any capacity whatsoever
- disablement to any person whilst **your vessel** is being used for purposes other than private pleasure
- death
- pregnancy
- suicide, deliberate self-injury or wilful exposure to needless risk

Conditions

In the event of a claim, no payment will be made without appropriate medical certification which **you** must submit together with any information, evidence or receipts that **we** ask for. These must be obtained at **your** expense.

Where necessary, the claimant must agree to a medical examination. **We** will pay the cost.

No claim will be payable under more than one benefit in respect of any one accident.

Endorsements

E and F Liveboards extensions

Please note cover is only in force if the appropriate premium has been paid and is shown within the policy documentation.

Alternative Accommodation

If **your vessel** becomes uninhabitable following **loss or damage** covered by this insurance, **we** will pay the reasonable costs of alternative accommodation for **you, your** spouse or partner, children and domestic pets.

The **excess** will not apply to this cover.

Contents:

Where cover for the above is shown within the **policy documentation**, this will replace the cover given within the **Personal effects** section of this policy.

Definition

Household goods, furniture, clothes and items of a strictly personal nature likely to be worn, carried or used.

What is covered:

- **we** will pay for accidental or malicious damage, and losses resulting from fire and theft, to **your** Contents, up to a maximum amount of £25,000, less a £50 excess. **We** will also make a deduction for age of 10% per annum, up to a maximum of 50%. This deduction will not apply to jewellery and watches

We will provide this cover for:

- **you, your** husband, wife or partner and children, who permanently live onboard **your vessel**

There are individual limits, which are shown on the opposite side of this page

Specified item	Single item limit	Overall limit
Alternative Accommodation		£1,000
Computerised equipment	£250	£750
Food and drink		£100
Fuel		£100
Home Entertainment Equipment	£250	£750
Jewellery and watches	£250	£2,500
Mirrors, glass and sanitary ware	£100	£250
Pedal Cycles	£250	
Theft from garages and outbuildings	£250	£1,500
Unspecified items not referred to above	£500	£25,000

What is not covered:

- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, savings stamp or certificates, lottery tickets, premium bonds, postal orders, money
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- equipment used for a professional purpose
- food and drink in **your** freezer or fridge unless following breakdown of the appliance. **You** will not be covered if this is caused by a deliberate act of the power supply authority
- furs
- **loss or damage** to water skis, water toys, fishing, diving and sports equipment whilst in use
- **loss or damage** caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- **loss or damage** if your vessel is unoccupied for more than 45 consecutive days
- malicious computer codes. Computer software, programs or data
- malicious damage by **you** or anyone living onboard **your vessel**
- mechanical or electrical failure or breakdown
- mobile phones
- plants or living creatures
- the need to make good any defect in repair or maintenance
- the need to make good any fault or error in design or construction
- the need to replace, repair or renew a faulty part or defective material
- wear, tear, depreciation or gradual deterioration

The maximum amount **we** will pay when the contents are away from **your** vessel is 20% of the overall amount insured for this section as shown within the **policy documentation**.

Keys and Locks

We will pay the cost of replacing keys and locks or lock mechanisms to external doors, if keys are accidentally lost or stolen.

The maximum amount **we** will pay is £100.

The **excess** will not apply to this cover.

Pedal Cycles

What is covered:

- **we** will pay for **loss or damage** to pedal cycles.

We will provide this cover for:

- **you, your** husband, wife or partner and children, who permanently live onboard **your vessel**

What you are not covered for:

- any mechanically propelled or assisted pedal cycles
- lamps, tyres or accessories unless the pedal cycle suffers **loss or damage** at the same time
- **loss or damage** whilst the pedal cycle is being used for racing, pace making, trials or jumping
- scratching or denting
- theft whilst outside **your vessel** and unattended, unless it is in a locked building and immobilised by a security device or it is attached by a security device between the pedal cycle's frame and a permanently fixed structure

The **excess** will not apply to this cover.

Public liability

What is covered:

we will cover **your** legal liabilities as a private individual, up to the limit stated within the **policy documentation**, to compensate other people if someone dies or is injured, or property is damaged

We will provide this cover for:

- **you, your** husband, wife or partner and children, who permanently live in your normal home

What you are not covered for:

- liabilities arising directly or indirectly from the ownership, maintenance, possession, loading, unloading or use of any aircraft
- liabilities arising out of business activity carried out by **you**
- liabilities arising from a contract or agreement whether written or not, which imposes a liability which would not have existed without the contract or agreement
- liabilities arising from ownership of any dog described in Section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 and any amending legislation
- liabilities arising from libel, slander or defamation
- liabilities arising from **you** performing or failing to perform professional services, including advice for which **you** are legally responsible or licensed
- liabilities for fines, penalties or punitive damages
- liabilities arising from the ownership, possession or use of any motorised vehicle, caravan or pedal cycle
- liabilities arising from the ownership, possession or use of any unlicensed firearm
- liabilities arising from the ownership, possession or use of any watercraft other than **your vessel** shown within the **policy documentation**

Policy exclusions

We will not pay for any claims arising from:

- a reduction in the market value of **your vessel** following repair, or loss of value, warranty coverage or rating
- accidents or illness to persons contracted by **you**, in any capacity whatsoever, in connection with **your vessel**
- any accident or incident that occurs outside the period of insurance
- any activity involving persons being pulled by **your vessel** and/or tenders unless this is included within the **policy documentation**
- any chemical, biological, bio-chemical or electromagnetic weapon
- capture, seizure, arrest, restraint or detention
- damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers
- deception by **you**
- electrolysis, osmosis or like conditions
- failure, fault, short circuit or breakdown of **motors and electrical equipment**
- fines, penalties or punitive damages
- fire or explosion where **your vessel** and/or tender is fitted with inboard machinery and the maximum design speed exceeds 20m.p.h or 17 knots unless it is equipped with automatic, or remote controlled from the steering position, fire extinguishing apparatus in the engine compartment
- frost damage to **motors and electrical equipment**, unless manufacturers recommendations have been complied with
- hire, charter, reward or any other commercial activity, unless shown within the **policy documentation**
- ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment
- liabilities whilst **your vessel** is in transit by road
- liabilities assumed under contract, incurred solely by an agreement entered into by **you**

- liabilities to passengers or crew engaged in any underwater sport or activity, from the time of leaving **your vessel** until safely within **your vessel**
- liabilities whilst **your vessel** is in the care, custody or control of anyone acting as part of their **profession**
- **loss or damage** to a jet drive or jet propulsion unit, as a result of ingestion of an underwater or floating object
- **loss or damage** to **your vessel's** moorings
- **loss or damage** to tenders unless permanently marked with the name of **your parent vessel**
- **loss or damage** to consumable stores
- **loss or damage** to **motors and electrical equipment** as a result of gradual incursion of water into **your vessel** unless following physical damage to **your vessel** resulting from impact
- **loss or damage** to **motors and electrical equipment** resulting from water gradually escaping from any fixed pipe appliance or pipe
- **loss or damage** or liability arising from or relating to gas unless:
 - the installation and tubing are to the approved British Standard and meet the Boat Safety Certificate recommendations
 - all gas containers are secured against movement in a purpose built locker which is properly ventilated to the exterior of **your vessel**
- loss of use of **your vessel**
- malicious computer codes. Computer software, programs or data
- **racing** unless this is shown within the policy documentation
- sails split by the wind or blown away
- **terrorism**
- the failure of a computer chip or computer software to recognise a true calendar date
- the need to make good any defect in repair or maintenance.
- the need to make good any fault or error in design or construction
- the need to replace, repair or renew a faulty part or defective material
- theft of outboard motors, over 10 hp, attached to **your vessel** or tenders unless it is securely locked by an anti-theft device, which prevents retaining bolts/clamps being undone, in addition to its normal method of attachment
- theft of outboard motors, 10hp or less, attached to **your vessel** or tenders unless it is secured by an anti-theft device, in addition to its normal method of attachment
- theft of outboard motors unless **you** have safely recorded the serial number.
- theft from the interior of **your vessel** unless violence and force are used to break into **your vessel** or place of storage
- theft of fixed gear and equipment from the exterior of **your vessel** unless violence or force are used
- theft of the trailer, and any insured items attached to it, whilst unattended unless the trailer has been securely fastened by a wheel clamp or hitch lock
- war, invasion, civil war, conflict or commotion
- wear, tear, depreciation or gradual deterioration; corrosion and electrolysis
- wilful misconduct or acts of recklessness by **you** or other persons in control of **your vessel** including, but not limited to, conduct when under the influence of alcohol or drugs
- **your** failure to maintain **your vessel** in a seaworthy condition or in the case of a trailer, roadworthy condition
- **your vessel** operating outside the cruising range shown in the **policy documentation**
- **your vessel** being stranded, sunk, swamped or breaking adrift whilst unattended for a period in excess of 8 hours, except on a sheltered and recognised mooring or anchorage. **We** would draw **your** attention to **Policy Conditions – Due Care and Diligence**
- **your vessel** undertaking towage or salvage services under a pre-arranged contract. However, **your vessel** may assist or tow boats in distress

Policy conditions

Assignment

This policy is non-transferable.

Cancellation by us

We may cancel this policy at any time subject to 30 days notice to **your** last known address. Any return premium will be calculated on a pro-rata basis but no refund will be given if a **total loss** claim has been paid or is outstanding at the time of the cancellation.

If **you** are paying **your** premium by instalments and **you** miss a payment, **we** may cancel **your** cover giving **you** seven days notice to **your** last known address.

Subject always to a minimum retained premium of £50, plus insurance premium tax.

Cancellation by you

If **you** decide that **you** do not want to accept the policy (or any future renewal of the policy by **us**), please contact **us** 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 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). The balance of the premium will be returned to **you**.

If **you** cancel **your** policy later than 14 days from receiving it **we** will give **you** a refund in proportion to the time left until **your** current period of insurance is due to run out, subject to a minimum premium of £50 (plus insurance premium tax).

Please note that no cancellation refund will be allowed if a **Total Loss** claim settlement has been paid or is in negotiation.

Change of ownership

Should **your vessel** be sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.

Claim payment

In no case will **we**, under any section, pay more than the sum insured shown against that item in the **policy documentation**.

Competence

Those in charge of **your vessel** with **your** permission must have satisfied **you** of their competence, prior to **your** agreement.

Currency

Where an amount is given within this policy and the currency shown on the **policy documentation** is other than Sterling (£), the equivalent currency amount will apply. This will be calculated on the day the loss occurred, using the rate as quoted by the Bank of England.

Due care and diligence

You must exercise due care and diligence at all times and do all **you** reasonably can to prevent **loss or damage to your vessel**.

Excess

In the event of a claim under more than one section of this policy, the highest **excess** will apply.

Fraudulent Claim

If a claim is fraudulent or false in any way, **we** will not make any payment and the policy will be void. There will be no refund of premium.

Instalments

If **you** pay the premium to **us** using **our** Direct Debit instalment scheme **we** will have the right (which **we** may not use) to renew the policy each year and continue to collect premiums using this method. **We** may vary the terms of the policy (including the premium) at renewal.

If **you** decide that **you** do not want **us** to renew the policy, as long as **you** tell **us** before the next renewal date, **we** will not renew it.

Our right to renew this policy does not affect **your** cancellation rights detailed in **Cancellation by you**.

Notifying us of a change

You must tell **us** if any of the information on which this insurance is based changes. Failure to do so may result in **your** insurance no longer being valid and claims not met. If in doubt about any change **you** should disclose it. If **your** policy is amended as a result of any change, **we** will be entitled to vary the premium and terms for the rest of the period of insurance. **You** should keep a record (including copies of letters) of all information supplied to **us** in connection with this insurance.

If **you** replace **your vessel**, its permanent mooring or how **you** use it, **your** insurance will no longer be valid and claims will not be met until revised **policy documentation** has been issued by **us**.

Other insurance

If any claim is covered by another insurance, **we** will not pay the claim.

Responsibility

Everyone covered by this policy must follow the policy terms and conditions.

Rights of third parties

No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.

Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

In the first instance, if **you** have a complaint about **your** policy or claim, **you** should contact the insurance advisor acting for **you**, or **you** can contact **us** directly.

If **your** complaint is about:

- **your** policy, please call **us** on 01273 863400
- a claim, please call **us** on 01273 863450

Or if **you** prefer, **you** may write to **us**.

The address to use is:

PO Box 848
Brighton
BN1 3GQ

Next steps if you are not happy with the response provided

We are dedicated to **our** customers and seek to do what is right, however, sometimes **we** may not be able to reach an agreement with **you**. If this is the case, and **you** remain dissatisfied once **you** have received **our** response to **your** complaint, **we** will refer **your** complaint to **our** Customer Relations Team for a separate review. The Customer Relations Team will contact **you** to let **you** know they have received **your** complaint and when their review is complete, they will provide **you** with a final response on behalf of Zurich.

Complaints procedure leaflet

A leaflet containing full details of **our** complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

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

You can telephone on: 0845 080 1800

Or e-mail:
complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 020 7892 7300.

Details of your equipment

Electronic navigation aids

Make
Model
Serial number

Hull

Identification number/distinguishing marks
.....
.....
.....

Life raft

Make
Model number
Last serviced

Outboard motors

Make/Type
Model/HP
Serial number
Year of manufacture

Tenders

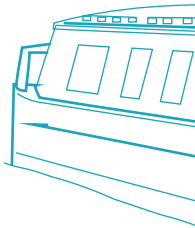
Make/Type
Year built

Trailer

Make/Type
Year built



CommunityMark
developed by Business in the Community



Navigators and General

Navigators and General is a trading name of Zurich Insurance plc. Underwritten by Zurich Insurance plc. A public limited company incorporated in Ireland Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

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

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