



# A PRODUCT GUIDE FOR BROKERS

Your passion, our business.



# Your customers' passion is our business

Navigators & General have been insuring Pleasurecraft and Commercial Marine since 1921.

Our experienced underwriters and dedicated claims handlers, who are also boating enthusiasts, put the needs of your customers at the heart of our business.

## WHY NAVIGATORS & GENERAL?

- Our team of marine experts are all based in a single location out of Brighton, allowing for a seamless transfer of knowledge between underwriting, claims and sales
- An appetite for growth and wide underwriting capabilities covering pleasure and commercial craft along with UK commercial marine trades
- A range of boat cover from sailing dinghies to motor yachts as well as everything in between
- Dedicated in-house marine experts form part of the claims team to get your customers back on the water or their businesses up and running as quickly as possible
- Many of our staff are passionate about sailing and have a real enthusiasm for the boats and marine businesses we insure
- Support for both specialist marine, yacht, personal lines or commercial brokers looking to place Pleasure-craft, UK marine trade or Commercial craft policies
- We have an agreed value all risks wordings.



# Pleasurecraft

We insure everything from £100 sailing dinghies, to sailing and motor boats up to £1million.

To find out more please click one of the below

Small Craft >

Inland Waterways >

Yacht & Motorboat >

# Commercial

We are a leading provider of specialist insurance for UK marine trade businesses and commercial craft operators.

To find out more please click one of the below

Commercial Craft >

Commercial Combined >





# Small Craft

## APPETITE

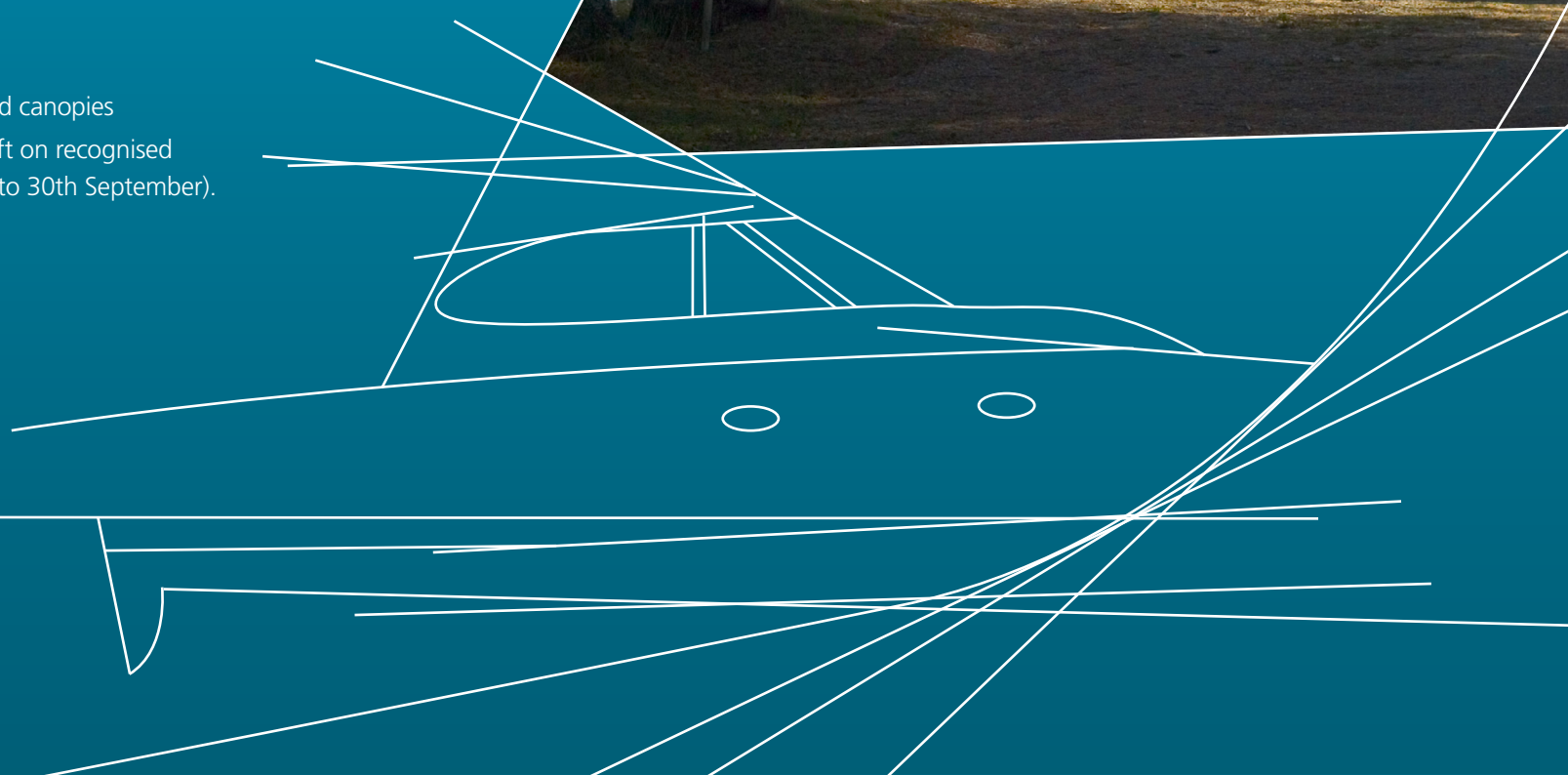
Our small craft cover is designed for a variety of craft from sailing dinghies to yachts and motorboats up to 25ft in length.

Please note that this does not include cover for jet skis, jet bikes or personal watercraft.

Boats should be based in the UK, but we do give flexibility for European use and customers wishing to tow their craft abroad.

## KEY FEATURES

- Agreed value
- We pay up to £500 for stolen or damaged keys
- Rescue boat liability, should your craft be used when you are acting as an official rescue/support boat
- £5million Third Party Liability cover
- No age deductions for replacement sails and canopies
- Up to 28 days cover for craft temporarily left on recognised moorings in the summer months (1st April to 30th September).





# Inland Waterways

## APPETITE

Our Inland waterways policy will cover Narrowboats (inc Widebeam), Dutch Style Barges, River Cruisers and Broads Cruisers on all types of inland waterways.

All boats must be based in the UK, Republic of Ireland or European Waters.

Live-aboard boats are accepted as long as the craft is not permanently static.

We do not offer cover for boats over 100 years old.

## KEY FEATURES

- Agreed value
- £3million Third Party and Passenger Liability cover as standard
- Personal accident up to £60,000 for one incident
- Live-aboard and contents cover available up to £25,000
- Up to 30 days UK coastal use at no additional charge.





# Yacht & Motorboat

## APPETITE

Our policy cover is for modern, production sailing and motor boats used in coastal waters from 25ft up to £1million in value.

The Yacht & Motorboat policy is written to cover a wide range of boating enthusiasts drawing on our own experience, your feedback and customer input.

As a result, we offer wide levels of cover as standard, with extra cover in place for those that need it. Helping you to target and secure new business.

## KEY FEATURES

- Agreed value
- Boats up to 3 years of age automatically covered for machinery wear and tear and gradual deterioration, where evidence of annual maintenance has been undertaken
- Mediterranean rescue and evacuation up to £50,000
- Latent defect cover (no cover for faulty part)
- Tenders covered even when used independently of the main vessel
- £5million Third Party Liability cover as standard
- Further optional covers on Disbursements, Replacement Vessel, Temporary substitute Yacht and Extended Machinery Damage Cover
- Up to £100,000 Personal Accident cover whilst aboard their vessel.

# Commercial Craft

## APPETITE

Specialist insurance for UK commercial craft operators. We cover craft operating in UK waters, up to £3million in value

### This includes:

- Skippered charter angling and dive boats
- Inland passenger boats
- Water taxis
- Workboats Windfarm support
- Charter fleets
- Research and survey boats
- Workboats and pilot boats

## KEY FEATURES

- Agreed Value
- The vessel, its gear and equipment, whether it is ashore; afloat or whilst in commission
- Damage to the Vessel:
  - Accidental damage to the vessel whilst in use or laid up out of commission
  - Theft, malicious acts and vandalism including forcible removal of gear from the exterior of the vessel
  - Salvage and removal of wreck and removal fees connected with the vessel
  - Transit cover for the vessel whilst in transit by road
- For Third Party and Passengers: protecting the business from legal liabilities arising whilst operating the vessel

## EXTENSIONS

- Employers liability cover for skipper and crew
- Personal accident cover for skipper and crew up to £25,000
- Stock used on the vessel
- Incidental shore based property such as a ticket office
- Machinery damage including latent defects and full perils.

Some of the extensions are subject to the type and age of vessel and acceptance by the Underwriter.





# Commercial Combined

## APPETITE

Our appetite is focused on UK businesses servicing the pleasure craft industry, such as:

- Municipal Risks
- Harbours and harbour commissioners
- Boat storage and boat yards
- Boat builders
- Marine related wood and metal workers
- Marine related electronics and equipment providers
- Boat suppliers
- Sailmakers
- Youth, volunteer and training associations
- Yacht charter operators
- Hire and holiday boat operators
- Sailing schools
- Yacht and rowing clubs.

## We don't cover:

- Public or products liability for work on craft over £3million
- Offshore oil & gas industry
- Exposures relating to commercial shipping or marine cargo
- Vessels requiring Protection & Indemnity (P&I).

## KEY FEATURES

### The Property

This will cover buildings, contents and stock.

### Business Interruption

Help to keep the business moving, after loss or damage to the property, by paying for wages, overheads and loss of profit that would have been earned.

### All Risks

Cover for items such as portable equipment, tools and laptops travelling with you whilst away from the premises at exhibitions, contract sites and on business trips.

### Employers' Liability

Protection of legal liability for the safety of employees and labour only subcontractors.

### Money

Protecting cash and other money from loss, including compensation for anyone attacked while handling the money.

### Transit

Cover for goods belonging to you or your customers whilst being transported in either your own or hauliers vehicles.

### Public and Products Liability

Protecting the business from legal liabilities arising from their activities, products and services sold.

### Marine Hull

Material damage cover for vessels used, operated, built or sold as part of the business.

### Legal Expenses

Available as an optional extra.





# Claims

We understand how important it is to settle claims quickly, to get your customers back on the water or their businesses up and running as quickly as possible. We have a dedicated team of marine claims handlers and specific property and casualty experts should you need to make a claim.

Our property loss adjusting suppliers work to mitigate the impact of the loss and rapidly get you back up and running

## OUR CLAIMS PROPOSITION OFFER:

- A dedicated claims handler
- Your customer's choice of own repairer (if agreed and costs accepted by us)
- 24/7 single claims line notification for the UK and abroad
- Online claim submission without the need for lengthy claim forms.



## CONTACT US

If you would like more information on any of our insurance products, please speak to your usual Navigators & General contact.

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 [www.navandgen.co.uk](http://www.navandgen.co.uk)

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