

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the Zurich Insurance Group

Company: Navigators & General

Product: Yacht and Motorboat 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 vessel and tender, outboard motors, gear and equipment, fixtures and fittings. It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property.



What is insured?

Cover for your vessel

- ✓ 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 vessel after a total loss.
- ✓ Loss or damage whilst in transit by road, rail or ferry (vessels up to 30' / 9.14m in length).
- ✓ Tenders are automatically covered, including whilst used independently from the vessel.
- ✓ Costs incurred in recovery of the vessel following a loss.
- ✓ Costs incurred in the inspection of the vessel following a grounding, even if no damage is found.
- ✓ Machinery damage for vessels less than 3 years old.
- ✓ No excess applies to a claim whilst the vessel is moored on a marina berth.

Cover for you

- ✓ Personal effects – (up to £2,500).
- ✓ Your legal liability – third party cover to others, their vessels or property, including removal of the wreck of the vessel (£5,000,000).
- ✓ Rescue and evacuation – following an emergency (£50,000).
- ✓ Uninsured owner or operator – costs incurred following bodily injury which you are legally entitled to recover (£50,000).
- ✓ Personal accident cover – whilst aboard your vessel (benefits limits of £25,000 subject to a limit of £100,000 any one incident).
- ✓ Single handed use – for passages not exceeding 24 hours.
- ✓ Medical expenses – following an accident aboard (£1,000).
- ✓ Pet medical fees – following an accident aboard (£500).
- ✓ Cover for others using your vessel with your permission.

Optional additional covers if selected and agreed

- Your sailing vessel whilst racing.
- House boat use.
- Liability for towing of water toys – maximum of 2 water toys and 1 person in each at any one time (£1,500,000).
- Get you home cover – following loss or damage whilst cruising continental waters (up to £1,500).
- Water skiing and wakeboarding (£3,000,000).
- 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 vessel being in an unseaworthy condition.
- ✗ Loss or damage caused by wear, tear, depreciation or gradual deterioration if the vessel is over 3 years old unless you provide evidence the vessel has been appropriately maintained.
- ✗ Theft of outboard motors unless securely locked using an anti-theft device.
- ✗ Theft of trailer whilst unattended unless securely locked using an anti-theft device.
- ✗ Sails split by the wind or blown away.
- ✗ Loss or damage to fuel.
- ✗ Mechanical or electrical breakdown unless vessel is less than 3 years old.
- ✗ Replacing, repairing or renewing a latent defect or a faulty part, design, construction or defective materials.
- ✗ Loss of money, travellers' cheques, credit or debit cards.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ The vessel being used for any commercial activity unless agreed and stated in the schedule.
- ✗ Claims arising from pollution or contamination not caused by a sudden identifiable, unintended and unexpected incident.
- ✗ Wilful misconduct or recklessness by an insured person or anyone in charge of your vessel with your permission (including whilst under the influence of alcohol or drugs).
- ✗ Deception, criminal or deliberate acts or omissions by an insured person or anyone acting on your behalf.



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.

Limits which apply

- ! Personal effects single item limit £500 (unless specified).
- ! Personal effects up to 2% of the sum insured (maximum £2,500 minimum £500, unless specified).
- ! Outboard motors up to 20 hp (unless specified).
- ! Tenders up to £2,000 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 ownership, mooring, use or cruising range, vessel modification or if your vessel is planned to, or is contracted to, undergo a refit, repair or hot-works costing more than £25,000).
- 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.

Navigators & General – Brighton

PO Box 3707, Swindon, SN4 4AX. **Tel** 01273 863400 **Fax** 01273 863401

Email enquiries@navandgen.co.uk. **Website** www.zurich.co.uk/navigators-and-general

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