

## The Navigators & General Yacht & Motorboat Policy

**Our standard policy provides extensive cover, and is divided into 2 sections to make it clear and easier to follow.**

**Section A** – Loss or damage to the vessel, her boats, gear and equipment as per policy cover.

**Section B** – Legal liability for claims made against the assured by third parties, including passengers and guests whilst on board, embarking or disembarking the vessel.

The following benefits and cover are included as standard:

- **£3 m** Third Party & Passenger limit of indemnity.
- Changes of outboard motors up to 10hp and tenders up to 16' and £2000 value need not be advised, provided that the Total Sum Insured is adequate and that you retain a record of the serial number of outboard motors.
- **Transit risks** within Europe for vessels up to 30'.
- Loss of gear and equipment from the **exterior** of the vessel following forcible theft.
- Frost damage to machinery.
- Personal accident cover for owner and guests (up to £60,000 any one event).
- Dropping off and falling overboard of outboard motors.
- Salvage charges and liability for cost of raising or removal of wreck.

The above is only a summary of the cover and the actual policy should be read for the full details of the precise terms, exceptions and restrictions. A specimen policy will be sent on request.

Conditions apply.

[www.navandgen.com](http://www.navandgen.com)

## NAVIGATORS & GENERAL

*A Member of the Zurich Insurance Group*

Established in 1921, Navigators & General has been at the forefront of pleasurecraft insurance for over 90 years, and enjoys the worldwide backing and resources of the Zurich Insurance Group.

Key features of Navigators & General service include:

- Competitive Premiums
- World Class Security
- Specialist Cover
- Experienced and helpful staff
- Members of the British Marine Federation
- Covered by the Financial Ombudsman Service.

For particulars apply to:

**Head Office:**

PO Box 3707  
Swindon  
SN4 4AX

Tel: 01273 863400  
Fax: 01273 863401

**e-mail: [enquiries@navandgen.com](mailto:enquiries@navandgen.com)**

[www.navandgen.com](http://www.navandgen.com)

**Navigators and General is a trading name of Zurich Insurance Company Ltd.**

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## NAVIGATORS & GENERAL

*A Member of the Zurich Insurance Group*

# Yacht & Motorboat Insurance

**PROPOSAL FORM**



# NAVIGATORS & GENERAL

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## YACHT & MOTORBOAT INSURANCE PROPOSAL FORM

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't your policy may be cancelled, treated as if it never existed, or your claim rejected or not fully paid. Please write in BLOCK LETTERS and tick  correct answer boxes.

Please remember to sign the declaration at the end of the form.

Reference number

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### 1 General details

Full name of owner		
Title: Mr, Mrs, Miss	Date of birth	
Forenames		
Surname		
Name of Main User (if different from above.)		
Occupation in full		
Nature of business		
Full postal address		
		Post code
Telephone daytime		
Telephone evening		
Mobile		
E-mail address		
Day	Month	Year
Date insurance required from		

**(The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid, unless otherwise agreed)**

### 2 Details of vessel to be insured

Name		
Class or type		
Length	Beam	Year built
Material of hull		
Name of builder		
Actual price paid	£	Date
If vessel registered, please state where		
Date of last survey		
Surveyor's name		
Is the vessel of amateur construction/fitout?	Yes	No
Has the vessel been converted/modified?	Yes	No
If Yes, please give details		
State number type, make and location of fire extinguishers		

### 3 Details of engines

Maximum design speed with present machinery in:	
knots	or MPH
<input type="checkbox"/> Inboard	Number of engines
Manufacturer	
Type:	Sterndrive <input type="checkbox"/> Surface <input type="checkbox"/> Jet <input type="checkbox"/> IPS <input type="checkbox"/> Shaft-drive <input type="checkbox"/>
Other (please specify) <input type="checkbox"/>	
Year of make	
Horsepower of each	Fuel
<input type="checkbox"/> Outboard	Number of engines
3.1	Manufacturer
Year of make	
Horsepower	Serial number
3.2	Manufacturer
Year of make	
Horsepower	Serial number
3.3	Serial Number of Tender
Serial Number of Tender Inboard Engine	
(if the tender has an outboard engine please note details including serial number in 3.1/3.2 above)	
Please note it is a policy condition that you retain a record of the serial number of outboard motors.	

### 4 Value of items to be insured

The insurance will automatically cover the following, **provided the total value insured, is adequate:**

1. Outboard motors up to 10 horsepower for market value provided record of serial number is kept.
2. Vessel's boats and tenders up to 16' and valued up to £2,000 provided marked with a unique identifier.
3. Personal effects for 2% of value of vessel (minimum £500 maximum £2500).

*NOTE. Personal effects are the personal belongings of the owner and his/her family. Items that would normally be sold with the vessel in commission should not be included as personal effects but as part of the vessel value. Cover is not available unless the vessel has lockable cabin accommodation.*

If the items listed by you fall within these limits they will not be shown separately in the schedule. There is no need to advise the Company of alterations within these limits.

Value of vessel and accessories	£
Market value of each outboard motor	£
Market value of trolley	£
Ships boats and tenders	£
If design speed of above exceeds 17 knots	Please tick <input type="checkbox"/>
Value of trailer	£
Personal effects	£
<b>Total value to be insured</b>	<b>£</b>

Please list personal effects worth over £200 per item

	£
	£
	£
	£

## 5 Additional Cover

Do you wish to cover any of the following additional risks?

- (a) If over 30 feet overall, accidental loss or damage to the insured vessel while in transit by road within the United Kingdom? Yes  No
- (b) Liability to or of persons towed on waterskis by the insured vessel? Yes  No
- (c) Legal protection cover? Yes  No

## 6 Use

Will the vessel be used for any purpose other than your own private pleasure? Yes  No

If YES, please give details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Is the vessel used for long term residential purposes by any persons? Yes  No

If YES, please give details

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Will the vessel be used for racing?** Yes  No

If YES please indicate type of event entered:

Local club racing in UK Coastal Waters

Other events e.g. Solent Series (Hamble), Cowes or Cork Week

R.O.R.C., J.O.G. or one design

Do you wish to cover racing risks to masts spars and sails? Yes  No

If YES please state total value of masts spars and sails etc. £

**Note:** This value should represent the total replacement cost **as new** of masts, spars, (including fittings attached thereto) standing and running rigging plus the total replacement cost **as new** of the maximum number of sails that can be set at one time. (We recommend a minimum of 20% value of vessel.)

## 7 Mooring location

Please state location of the vessel's permanent moorings when in commission

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Marina berth? Yes  No

Is the vessel to be Laid Up? Yes  No

If YES, then please state location

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

and whether  
 Ashore  Afloat on moorings  or afloat in dock

Laid up period to be  
 (state months and days inclusive) from  to   
 or throughout the period of Insurance

## 8 Cruising Range

Please indicate required cruising limits. If 'D' state precise requirements

A Non-tidal waters of the United Kingdom but including inter-connecting tidal stretches for direct access to inland navigation systems  A

B Inland and coastal waters of the United Kingdom excluding Channel Islands, Isle of Man and Northern Ireland  B

C United Kingdom, Eire, Continent of Europe, that is between Brest and the River Elbe including Channel Islands, Isle of Man and Northern Ireland  C

D Elsewhere, please state below  D

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## 9 Experience

Please give details of the main users experience in charge of a similar size and type of craft.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Number of years

Please give details of any relevant qualifications you hold.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

If a professional skipper is employed please give name and attach copy of their current CV.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## 10 Claims experience

Have any accidents or losses occurred in the past 5 years in connection with any vessel owned or sailed by anyone named in this form or your professional skipper?

Please answer Yes  No

If YES please give date and amount of each accident or loss

Date	Amount	Details
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

## 11 Finance interest

Does any finance company have an interest in the vessel to be insured? Yes  No

If YES, please give name, address and agreement number


## 12 Previous Insurance Details

Name of present or previous insurer

--

Renewal date if known

--

No claims bonus awarded \_\_\_\_\_ years  
(if applicable please enclose latest renewal notice as proof)

## 13 General questions (please answer all the questions below)

Has any other Insurer at any time refused to insure you or anyone named in this form, imposed special terms or requested extra precautions? Yes  No

Have you or anyone named on this form been convicted of, or received a police caution, for any criminal offence (other than motoring offences) which are not spent and/or are there any prosecutions pending for non motoring offences. Yes  No

If the policy is in a company name or the vessel is used commercially in any way please confirm if there is any other material information you should disclose? Yes  No

Material information includes any unusual or special circumstances which increases the risk or any particular concerns which led to the insurance being placed.

If the answer is Yes to any of the above please give full details.

## Data protection statement

Zurich takes the privacy and security of your personal information seriously. We collect, use and share your personal information so that we can provide policies and services that meet your insurance needs, in accordance with applicable data protection laws.

The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

We and our selected third parties will only collect and use personal information (i) where the processing is necessary in connection with providing a quotation and/or contract of insurance; (ii) to meet our legal or regulatory obligations; (iii) where you have provided the appropriate consent; (iv) for our 'legitimate interests'.

It is in our legitimate interests to collect personal information as it provides us with the information that we need to provide our services more effectively including providing information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

A full copy of our data protection statement can be viewed via [www.zurich.co.uk/dataprotection](http://www.zurich.co.uk/dataprotection)

### How you can contact us

If you have any questions or queries about how we use your data, or require a paper copy of the statement, you can contact us via [gbz.general.data.protection@uk.zurich.com](mailto:gbz.general.data.protection@uk.zurich.com) or alternatively contact our Data Protection Officer at Zurich Insurance, Unity Place, 1 Carfax Close, Swindon, SN1 1AP.

Declaration (Signing this form does not bind you to complete the insurance) I declare that to the best of my knowledge and belief the information given on this form is true in every respect. I also declare that if anything on this form was written by another person he or she acted as my agent for this purpose. The Company reserves the right to decline any proposal.

**To be signed by the person(s) completing this form. Where there is joint ownership or a named main user, all must sign this proposal.**

Signed	1)	2)	3)
Date	1)	2)	3)