

Marine Combined Insurance Product Information Document



Company: Navigators & General

Product: Legal Expenses Insurance

Navigators & General is a trading name of Geo Underwriting Services Limited. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 4070987.

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of insurance?

Marine Legal Protection provides insurance to cover up to:

- £500 per claim up to a maximum of £2,500 per annum for claims under the Emergency Expenses section of cover;
- Fees for up to 28 days, not exceeding a maximum for the whole period of £2,500 for claims under the Mooring Fees section of cover;
- £2,500 for claims under the Temporary Replacement Costs section of cover;
- £25,000 for claims under the Contract Disputes section of cover; and
- £100,000 for claims under any other section of cover

for advisers' costs for certain types of legal action(s) as detailed in this document, your policy wording and your insurance schedule.



What is insured?

We'll cover a legal advisers' costs to help you pursue or defend a claim in the following situations:

- ✓ **Uninsured Loss Recovery:** To pursue damages claims arising from a collision, impact, fire or flooding against those whose negligence has caused you to suffer loss of your insurance policy excess or other out of pocket expenses.
- ✓ **Personal Injury Pursuit:** To pursue damages claims arising from a collision, impact, fire or flooding whilst you are in, boarding or alighting the vessel against those whose negligence has caused your injury or death.
- ✓ **Contract Disputes:** To pursue or defend a legal action following a breach of a contract you have for buying goods or services in connection with the vessel, including the purchase or sale of the vessel.
- ✓ **Prosecution Defence:** To defend a legal action in respect of a criminal offence arising from your ownership or use of the vessel.
- ✓ **Identity Fraud: Advisers' costs:**
 - Incurred in dealing with organisations that have been fraudulently applied to for credit, goods or services in your name or which are seeking monies
 - Incurred in liaising with credit referencing agencies and all other relevant organisations necessary on your behalf to advise that you have been the victim of identity fraud;
 - To defend your legal rights and/or take reasonable steps to remove County Court Judgments against you that have been obtained by an organisation from which you are alleged to have purchased, hired or leased goods or services where you deny having entered into the contract and allege that you have been the victim of identity fraud
 - To defend a legal action arising from use of the vessel's identity by another person or organisation without your permission.



What is not insured?

The policy does not provide cover for:

- ✗ **Pre-Inception Incidents:** We won't cover events that started before the policy began.
- ✗ **Prospects of Success:** We won't cover any legal action if there are no prospects of success. This is where you do not have a 51% or greater chance of winning the case and achieving a successful outcome.
- ✗ **Proportionality:** Where your claim falls below the Small Claims Court Limit, we will not cover costs that exceed the amount of damages being claimed.
- ✗ **Approved Costs:** We will not cover any advisers' costs or any other costs and expenses incurred which have not been agreed in advance or are above those for which we have given our prior written approval.
- ✗ **Conflicts:** We will not cover any claims relating to disputes between person's insured under this policy; nor any costs covered by another insurance policy.



Are there any restrictions on cover?

- ! **Excess:** You are responsible for the first £1,000 of any claim under the Uninsured Loss Recovery, Personal Injury Pursuit, Contract Disputes, Prosecution Defence and Identity Fraud sections of cover, unless you agree to appoint our panel solicitor to act for you, in which case it will be nil.
- ! **Your Own Advisers' Costs:** Once court proceedings are issued, or in the event that a conflict of interest arises; you're welcome to use your own legal representative, but we won't cover any costs in excess of our standard advisers' rates.
- ! **Withdrawn Claims:** If you withdraw from the legal action without our consent, you're responsible for any advisers' costs.

✓ **Emergency Expenses:** In the event that the vessel is damaged whilst overseas in an accident following a collision, impact, fire or flooding rendering it unseaworthy:

- Emergency expenses to return to the United Kingdom (UK), the Channel Islands (CI), or the Isle of Man (IoM);
- Emergency expenses to return to the repaired vessel within four months of the date of the original incident, in order to return the vessel to the UK, CI, IoM or continue with your original journey;

✓ **Mooring Fees:** Mooring fees for your home berth if you are unable to use the vessel for any purpose as a result of your accidental injury or illness, or accidental loss or damage to the vessel.

✓ **Temporary Replacement Costs:** Temporary replacements costs following a non-fault collision or impact resulting in accidental loss or damage to the vessel of such severity you are unable to use it for a trip that was



Where am I covered?

✓ Claims which arise, or where proceedings are brought in:

Uninsured Loss Recovery and Personal Injury Pursuit: The cruising range area shown in the policy to which this cover attaches;

Contract Disputes, Prosecution Defence and Emergency Expenses: The cruising range area shown in the insurance policy to which this cover attaches but within the United Kingdom, the European Union, the Azores, the Isle of Man, the Canary Islands, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Madeira, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland, Turkey and countries bordering the Mediterranean and including waterways connecting any of these countries.

All other sections of cover: The United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- You must notify claims as soon as possible once you become aware of the insured event and within no more than 180 days of you becoming aware of the insured event.
- You must supply, at your own expense, all of the information which we reasonably require to decide whether a claim may be accepted.
- You shall supply all information requested by the adviser and us.
- You must gain our consent before incurring any legal advisers' costs.



When and how do I pay?

For full details of when and how to pay, you should contact your insurance adviser



When does the cover start and end?

From the start date you select, for 12 months



How do I cancel the contract?

You can cancel this insurance at any time by contacting your insurance adviser.