

Pleasure Craft Insurance

Insurance Product Information Document

Company: Navigators & General

Product: Marine Third Party Liability 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 third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property, whilst launching or navigating your own vessel or in charge of another boat.



What is insured?

- ✓ Your legal liability (for your own vessel as shown in your schedule or whilst in charge of another boat) – for third party cover to others, their vessels or property (£3,000,000).
- ✓ Legal costs associated with defence against a valid claim.
- ✓ Pollution related clean up costs.
- ✓ Removal of wreck costs (£15,000).
- ✓ Cover for others using your vessel with your permission.

Optional additional covers if selected and agreed

- Water skiing/wakeboarding extension – liability to and of water skiers and wakeboarders being pulled by your vessel (£1,500,000).
- Personal accident cover – whilst aboard the vessel (benefit limits of £15,000 subject to a limit of £60,000 any one incident).
- 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 to your vessel or any vessel you are in charge of.
- ✗ Liability whilst you are in charge of a boat not owned by you, which is insured under another policy.
- ✗ Your failure to maintain your vessel in a seaworthy condition.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ Liability while in transit by road.
- ✗ Liability while racing.
- ✗ Any commercial activity.
- ✗ Wilful misconduct or recklessness by you or other persons in control of the vessel (including whilst under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! We will not pay more than the limits shown in your schedule and policy.

The policy does not provide cover for

- ! Vessels constructed of ferro cement.
- ! Vessels over 60' in length or narrowboats over 75' in length.
- ! Jet skis, jet bikes, personal watercraft (PWC) or similar craft.
- ! Vessels of amateur construction or a conversion.
- ! Static houseboats.
- ! Vessels with a maximum design speed of over 45 knots.
- ! Vessels built before 1950.



Where am I covered?

- ✓ As per the cruising range shown in the insurance certificate.



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.
- 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.
- 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 can make payment in full at time of purchase by credit or debit card.



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.

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

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