

# Rivers, Canals and Broads Policy

Summary of Cover  
and Benefits



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group



# Important – you should read this

The Rivers, Canals and Broads Policy has been designed to reflect the specific needs of owners of boats kept on the UK inland waterways network.

## What cover do I have?

Your Navigators & General Rivers, Canals and Broads Policy will cover **you** for any damage to **your vessel** (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition, if **you** are involved in an accident **you** are covered for any damage **you** cause to property of other people or for any injuries they sustain. This leaflet provides a summary of the significant features, benefits and limitations of the cover underwritten by Zurich Insurance plc. The full terms, conditions and exclusions are shown in the policy document.

Not only do **you** enjoy high quality cover, including:

Features and Benefits	Exclusions and Limitations
Loss or damage to <b>your vessel</b>	Including collision, fire and theft
<b>Your</b> legal liabilities for third party property damage and bodily injury	Up to £3,000,000
Marina benefits	No excess will apply if <b>your vessel</b> is on a marina berth and your no claims bonus will not be affected
Medical expenses	Up to £500
Outboard motors automatically covered	Up to 10hp
Personal accident	Up to £60,000 any one incident
Tenders automatically covered	Up to 16' in length and £2,000 in value

In addition, **we** have included a dedicated section for owners who permanently live aboard their boats, including cover for:

Features and Benefits	Exclusions and Limitations
Contents	Up to £25,000. Subject to single item limits
Personal public liability	Up to £3,000,000

Please note that cover is only in force if the appropriate premium has been paid and this extension is shown within the **policy documentation**.

**We** are confident this comprehensive package represents excellent value for money, as well as giving **you** complete peace of mind.

This is an all-risks policy which covers any event unless there is a specific **policy exclusion**. For example, **it does not cover** wear, tear or gradual depreciation. It does cover physical loss or damage to the boat and its equipment, including fire and theft.

**We** strongly advise **you** to read these **exclusions**, together with the **policy conditions**. They are listed on page 20 to 24 of the Policy Document.

### Information you should provide

**You** must tell **us** immediately if at any time any of the information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** insurance may not be valid and claims will not be paid. If in doubt about any information please contact **us** soon as possible.

Exercise due care and diligence and do all **you** can to prevent loss or damage to **your vessel**.

**Your vessel is insured on an agreed value basis which means, in the event of a total loss, we will pay the amount shown in the policy schedule. However, you should regularly review this figure, so it is in line with the current market value.**

Navigators and General is a trading name of Zurich Insurance plc. The full terms, conditions and exclusions are shown in the policy. If **you** would like to request a policy document please call **us** on 01273 863430.

## Governing Law

Your policy is governed by the law that applies to where **you** reside within the **United Kingdom**, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to **you** in English.

If **you** would like to request a policy document, please call **us** or write and **we** will arrange for this to be sent out to **you**, alternatively a copy can be downloaded from **our** website: [www.navandgen.com](http://www.navandgen.com)

## How Long is it for?

Your policy cover will normally run for 12 months and is renewable annually.

## Excess

In most cases a policy excess will apply. These are detailed in **our** quotation and the policy documentation.

## How do I make a claim?

**You** should contact **us** on the following number if **you** wish to report a claim or accident:

**01273 863450** or through **your** insurance intermediary.

Full details of how to make a claim are included within the policy.

For additional information, please see **our** Claims Advice Notice.

## Our commitment to customer service

**We** value the opportunity to look into any concerns **you** may have with the service we've provided and we're committed to dealing with all complaints fairly, consistently and promptly.

## Who to contact in the first instance

Many concerns can be resolved straight away therefore in the first instance please get in touch with **your** usual contact as they will generally be able to provide **you** with an immediate response to **your** satisfaction.

Contact details will be provided on correspondence that **we** or **our** representatives have sent **you**.

If **we** cannot resolve **your** complaint straight away **we** will aim to resolve **your** concerns as soon as possible and **we** will keep **you** informed of progress while **our** enquiries are continuing.

The majority of complaints **we** receive are resolved within four weeks of receipt.

## The Financial Ombudsman Service (FOS)

If **we** are unable to resolve **your** complaint to **your** satisfaction within eight weeks or if **you** remain dissatisfied following receipt of **our** final response letter **you** may be able to ask the FOS to formally review **your** case. **You** must contact the FOS within six months of **our** final response.

The FOS contact details are as follows:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

**You** can telephone for free on:

**08000 234 567** for people phoning from a "fixed line" (for example, a landline at home)

**0300 123 9 123** for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

This is a free and impartial service and will not affect **your** legal rights.

The FOS can help with most complaints if **you** are:

- a consumer
- a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million
- a charity with an annual income of less than £1 million
- a trustee of a trust with a net asset value of less than £1 million.

If **you** are unsure whether the FOS will consider **your** complaint please contact them directly for further information.

**You** are entitled to contact the FOS at any stage of **your** complaint. [ombudsman.org.uk](http://ombudsman.org.uk)

## Cancellation rights

If **you** decide **you** do not want to accept the policy (or any future renewal of the policy by **us**), please surrender the Certificate of Insurance to **us** or **your** insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of **your** policy renewal date).

**We** will charge **you** on a pro rata basis for the time **you** have been on cover subject to a minimum premium of £50 (plus insurance premium tax) and the balance of the premium will be returned to **you**. There will be no return of premium if **you** are cancelling the policy within 14 days following a claim where **your vessel** is a **total loss**.

If **you** cancel at any other time, **we** will charge **you** for the time **you** have been on cover. If this within the first year, **we** will deduct a £50 (including insurance premium tax) administration charge from any refund. **We** will not refund any premium if **we** have paid a claim or one is outstanding when **you** cancel **your** policy.





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A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be recorded or monitored to improve our services and for security and regulatory purposes.

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