

Small Craft

Summary of cover and benefits



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

Important – you should read this

What cover do I have?

Your Small Craft Policy will cover you for any damage to **your craft** (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.

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.

How long is it for?

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

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators and General Small Craft policy. The full terms, conditions and exclusions are shown in the policy document

A copy of the policy is available on request.

Features and Benefits	Exclusions or Limitations	Policy Page
Loss or damage to your craft by fire, theft, accident or malicious damage	Please refer to 'What you are not covered for'	Page 8
Inland and Coastal waters of the United Kingdom and Europe	Up to 12 nautical miles offshore	Page 8
Loss or damage whilst in transit	Excluding Third Party Claims whilst in transit by road	Page 8
Tenders automatically covered	Up to £500 in value	Page 8
Loss or damage to Personal Effects automatically covered	Up to 2% of the sum insured Maximum £2,500 Minimum £500	Page 9
Legal Liabilities to Third Parties	Up to £3,000,000 any one incident	Page 11
No policy excess for Third Party claims		

Important policy conditions

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** reasonably can to prevent loss or damage to **your Craft**.

Excess

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

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.

How do I make a complaint?

We value the opportunity to investigate concerns **you** may have about **our** service. **We** are committed to handling complaints fairly, thoroughly and promptly.

In the first instance, if **you** have a complaint about **your** policy or claim, **you** should contact the insurance advisor acting for **you**, or **you** can contact **us** directly.

If **your** complaint is about:

- **your** policy, please call **us** on **01273 863400**
- a claim, please call **us** on **01273 863450**

Or if **you** prefer, **you** may write to **us**. The address to use is:

Navigators & General – Brighton,
PO Box 3707 SN4 4AX

You may contact the Ombudsman at any stage of **your** complaint. **Your** legal rights will not be affected.

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** can 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

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

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 Craft** 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 is 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.

Important notes

In selecting insurance for **your Craft**, **you** have chosen a level of cover from a range of Navigators & General products in accordance with **your** requirements. Whilst making this decision, **you** have not received a personal recommendation from Zurich Insurance plc. **Your** cover is shown on **your** schedule.

Policy Administration and Underwriting

In order to administer **your** insurance policy and any claims made against the policy, Zurich Insurance plc may share personal information provided to **us** with other companies within the Zurich Insurance Group and with business partners, including companies inside and outside the European Economic Area. If **we** do transfer **your** personal information, including where **we** propose a change of underwriter, **we** make sure that it is appropriately protected.

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.co.uk



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Navigators & General – Brighton

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Zurich Insurance plc is 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 or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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

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