



**MARINE FINANCE
& INSURANCE**

COLLIDGE & PARTNERS

Inland Waterways Policy (Third Party Only Insurance)

Important – you should read this

What cover do I have?

The Navigators & General Inland Waterways Third Party Only Insurance policy will cover your legal liabilities to third parties, including death, bodily injury and third party property up to a maximum amount of £3,000,000 any one incident.

It does not cover loss or damage to your vessel.

It does not cover liabilities whilst vessel is in transit by road

It does not cover any commercial activity

Navigators & 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 Collidge and Partners on **01843 295925**

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.

How long is it for?

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

Excess

There is no policy excess.

How do I make a claim?

If you wish to report a claim or accident, please contact Collidge and Partners:

Phone: **01843 295925**

Fax: **01843 290063**

Email: **enquiries@collidgeandpartners.co.uk**

How do I make a complaint?

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

In the first instance, if you have a complaint about your policy or claim you should contact Collidge and Partners:

Phone: **01843 295925**

Fax: **01843 290063**

Email: **enquiries@collidgeandpartners.co.uk**

Next steps if you are not happy with the response provided

We are dedicated to our customers and seek to do what is right. However, sometimes we may not be able to reach agreement with you. In this case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review.

The Customer relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Navigators & General.

Complaints Procedure Leaflet

A leaflet containing full details of our complaint procedures will be provided during the complaint handling process and is available on request.

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 on: **0845 080 1800**

or email: complaint.ifo@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights. You are entitled to contact the FOS at any stage of your complaint.

Can I receive compensation if Navigators & General cannot meet their obligations to me?

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **0207 892 7300**.

Your Cancellation Rights

If you decide that you do not want to accept the policy (or any subsequent renewal of the policy by us), please return it to us (or your insurance intermediary) together with the Certificate of Insurance 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 only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £50 (plus insurance premium tax). The balance of the premium will be returned to you.