

## Your Navigators & General Yacht & Motorboat Policy; A Summary of Cover

*(This Summary of Cover is intended to assist in understanding the policy document but does not form part of the contract)*

The Navigators & General, Yacht and Motorboat Policy is designed specifically to provide specialist cover and protection for pleasurecraft over 16'6" for you, the craft and your passengers. It is split into 2 separate sections:-

### Section A - The Vessel, her tender, gear and equipment

Are covered subject to policy exclusions against loss or damage arising from:

- External accidental means
- Theft
- Malicious acts
- Fire
- Vermin
- Forcible removal of gear from the exterior of the vessel
- Grounding
- Sudden accidental incursion of water

Whilst:

- In use, as specifically agreed
- Afloat on moorings, as specifically agreed
- Ashore
- In transit by road (if under 30')
- Yacht racing, if specifically agreed

Also covered within the total sum insured

- Any tender up to £2,000 and not exceeding 16' in length and must be marked with the name of the parent vessel.
- Any outboard up to 10HP (claim settlement is based on second-hand market value at time of loss/damage).
- Personal effects belonging to you and your family up to 2% of the sum insured on the vessel (minimum £500, maximum £2500).

In addition

- Any salvage or wreck removal fees connected with insured risks.
- Personal accident benefits for owner and guests up to £60,000 any one event.
- Law costs, incurred with our consent in defending claims.

### Section B - Claims made against you by your Passengers or Third Parties

- We will indemnify (protect) you up to the amount stated in your Schedule (normally £3,000,000) for such claims.

Main Policy Exclusions

- Any claim caused by war, terrorism, civil strike or commotion.
- Wear, tear, gradual deterioration and breakdown.
- Consumable stores, cash, credit cards.
- Sails, covers and canopies split or blown away by the wind.
- Third Party claims whilst in transit by road (which should be insured under a Motor Policy).
- Persons contracted in any way to work on the craft.
- Damage to mast, spars and sails whilst racing unless specifically extended.
- Acts of recklessness or wilful misconduct by the insured or persons in charge of the vessel, including conduct when under the influence of alcohol or drugs.

### Important Policy Conditions

You must:

- Notify us as soon as possible of any claims or potential claims.
- Not admit liability for any claim without our consent.
- Maintain vessel and equipment in seaworthy condition. Also, trailers must be roadworthy.
- Exercise due care and diligence to safeguard the vessel.
- Notify us of any material facts that may influence our view of the risk.
- Please note, in most cases policy excesses will apply and are detailed in the quotation and policy schedule.

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