

Collidge & Partners Inland Waterways Policy (Third Party Only Risks):

A Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Collidge & Partners Inland Waterways Policy. The full terms, conditions or exclusions are shown in the policy document, which is available upon request.

The Collidge & Partners Inland Waterways Policy is designed specifically to provide specialist liability for you and your passengers and will normally run for a period of 12 months. The Policy is split into two Sections.

Section A – Has been completely deleted and does not apply. Please refer to your policy booklet for full details.

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.

Whilst:

- In use, as specifically agreed
- Afloat on moorings, as specifically agreed
- Ashore

Policy Significant and Unusual Limitations & Exclusions

The following are excluded:

- Any material damage claim for items listed in section A [Pages 1 and 2 of Policy]
- Third Party claims whilst in transit by road (which should be insured under a Motor Policy) [Page 2].
- Persons contracted in any way to work on the craft [Page 2].
- Costs incurred for salvage and wreck removal (unless agreed otherwise and noted on your schedule)
- [as endorsed on schedule].
- Acts of recklessness or wilful misconduct by the insured or persons in charge of the vessel, including, but not limited to, conduct when under the influence of alcohol or drugs [Page 4].

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.

General Information

How much must I pay if I have a claim?

For section B of your policy a policy excess will be applied, please refer to your policy schedule.

How do I make a claim?

You should contact us on the following number if you wish to report a claim or incident: 01843 295925.

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 contact:

Navigators & General, PO Box 848, Brighton, BN1 3GQ

Telephone 01273 863400

If you are still not satisfied, you can contact the Chief Executive's Office.

You can phone 01242 511 227 or E-mail chiefexecutive@uk.zurich.com

Or write to:

Chief Executive,

The Grange,

Bishops Cleeve,

Cheltenham

GL52 8XX.

A member of the Chief Executive's Office will respond to your complaint and offer to resolve it where possible. If you are still not happy with the way we have dealt with your complaint, you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

You can phone 0845 080 1800 or e-mail enquiries@financial-ombudsman.org.uk

Or write to:

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

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

Can I receive compensation if Zurich cannot meet its obligations to me?

We are 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 020 7892 7300.

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.

If you cancel your policy later than 14 days from receiving it we will give you a refund in proportion to the time left until your current period of insurance is due to run out, subject to a minimum premium of £50 (plus insurance premium tax). Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation.

Can I cancel the policy at any other time?

This insurance may be cancelled by the Company at any time subject to 30 days notice to the Assured or by mutual agreement, when a pro rata daily return of premium shall be made calculated on the annual premium charged. Subject always to a minimum retained premium of £50 (plus insurance premium tax) or subject to the minimum retention referred to in the schedule.

Important notes

In selecting insurance for your vessel/marine trade activities, you have chosen a level of maritime 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 Navigators & General Insurance Company Ltd. Cover is shown in your copy of our policy wording plus additional or excluded cover is endorsed on the reverse of your policy schedule.

Information you should provide

It is important that you should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in any doubt about whether a fact is material, you should disclose it. You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract.

Our Right of Renewal

If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, provided you tell us before the next renewal date, we will not renew it. Our right to renew this policy does not affect your cancellation rights detailed on your copy of the policy.

Policy Administration

Navigators & General Insurance Company Limited holds your details in accordance with the Data Protection Act 1998.

In order to administer your insurance policy, Navigators & General Insurance Company Ltd may share personal data provided to us with other companies within the Zurich Financial Services Group and with business partners, including overseas companies. If we do transfer your information, we make sure that it has the same level of protection that it has with us under all relevant legislation within the UK.

Governing Law/Communication Language

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. 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.

This insurance is underwritten by Navigators and General Insurance Company Ltd.

NAVIGATORS & GENERAL

Head Office: PO Box 848, Brighton BN1 3GQ. Tel 01273 863400 Fax 01273 863401. www.navandgen.com e-mail: enquiries@navandgen.co.uk

Navigators and General is a trading name of Zurich Insurance plc. 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

Zurich Insurance plc is authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. *FSA registration number: 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234