

Your Navigators & General Collidge & Partners Inland Waterways Insurance Policy; A Summary of Cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Collidge & Partners Inland Waterways Policy. The full terms, conditions or exclusions are shown in the Policy document. Collidge & Partners Inland Waterways Policy is designed specifically to provide specialist cover and protection for pleasurecraft – for the policyholder, the craft and passengers. The policy normally runs for 12 months. It is split into two separate sections.

Section A

The Vessel, her tender, gear and equipment are covered on an agreed value basis (subject to policy exclusions) against loss or damage arising from:

- external accidental means;
- theft;
- grounding;
- malicious acts, vandalism & piracy;
- sudden accidental incursion of water;
- fire, explosion & lightning;
- negligence;
- latent defects.

Whilst:

- in use, as specifically agreed;
- in transit by road (if insured vessel 30' or under);
- afloat on moorings, as specifically agreed;
- ashore.

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, subject to assured retaining serial number (claim settlement is based on second-hand market value at time of loss/damage);
- the cover for personal effects belonging to the policyholder and their family will be limited to 2% of the sum of the vessel (minimum £500, maximum £2,500). Single article limit £200.

In addition:

- any salvage or wreck removal fees connected with insured risks;
- personal accident benefits for the policyholder and guests up to £60,000 for any one event;
- law costs, incurred with our consent in defending claims.

Section B

Claims made against the policyholder by Passengers or Third Parties

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

Policy Significant and Unusual Limitations & Exclusions (to apply to Sections A and B)

The following are excluded:

- Any claim caused by war, terrorism, civil strife or commotion pg.3.
- Wear, tear, gradual deterioration and breakdown pg.2.
- Consumable stores, money and credit cards pg.2.
- Sails, covers and canopies split or blown away by the wind pg.2.
- Third party claims whilst in transit by road (which should be insured under a Motor Policy) pg.2.
- Persons contracted in any way to work on the craft pg.2.
- Damage to mast, spars and sails whilst racing pg.2.
- Acts of recklessness or wilful misconduct by the insured or persons in charge of the vessel, whilst under the influence of, but not limited to, alcohol and drugs pg.4.

Important Policy Conditions

The policyholder must:

- notify us as soon as possible of any claims or potential claims;
- not admit liability for any claim without our consent;
- maintain the 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?

A policy excess will apply to this insurance. For the amount that will apply 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: 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 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.

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 or write to Collidge & Partners, 15-16 Hawley Square, Margate, Kent CT9 1PF, telephone no. 01843 295925, who 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

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