

MARINE INSURANCE

COLLIDGE & PARTNERS



Inland Waterways

Summary of Cover

Underwritten by



NAVIGATORS
& GENERAL

A Member of the  Zurich Insurance Group

Important – you should read this

The Collidge & Partners Inland Waterways Policy has been designed to reflect the specific needs of owners of boats kept on the UK inland waterways network.

What cover do I have?

Your Collidge & Partners Inland Waterways Policy will cover you for any damage to your vessel (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.

This leaflet provides a summary of the significant features, benefits and limitations of the cover underwritten by Zurich Insurance plc. The full terms, conditions and exclusions are shown in the policy document.

Not only do you enjoy high quality cover, including:

Features and Benefits	Exclusions and Limitations
Loss or damage to your vessel	Including collision, fire and theft
Your legal liabilities for third party property damage and bodily injury	Up to £5,000,000
Marina benefits	No excess will apply if a claim occurs whilst your vessel is on a marina berth and your no claim bonus will not be affected
Medical expenses	Up to £500
Outboard motors automatically covered	Up to 10hp
Personal accident	Up to £60,000 any one incident
Tenders automatically covered	Up to 16' in length and £2,000 in value

In addition, we have included a dedicated section for owners who permanently live aboard their boats, including cover for:

Features and Benefits	Exclusions and Limitations
Contents	Up to £25,000. Subject to single item limits
Personal public liability	Up to £5,000,000

Please note that cover is only in force if the appropriate premium has been paid and this extension is shown within the policy documentation.

We are confident this comprehensive package represents excellent value for money, as well as giving you complete peace of mind.

This is an all-risks policy which covers any event unless there is a specific policy exclusion. For example, it does not cover wear, tear or gradual depreciation. It does cover physical loss or damage to the boat and its equipment, including fire and theft.

We strongly advise you to read these exclusions, together with the policy conditions. They are listed on page 20 to 25 of the Policy Document.

Information you should provide

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 can to prevent loss or damage to your vessel.

Your vessel is insured on an agreed value basis which means, in the event of a total loss, we will pay the amount shown in the policy schedule. However, you should regularly review this figure, so it is in line with the current market value.

Navigators and 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 & Partners on 01303 290872.

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 normally run for 12 months and is renewable annually.

Excess

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

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.

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich or your broker or insurance intermediary as they will generally be able to provide you with a prompt response to your satisfaction.

Contact details will be provided on correspondence that we or our representatives have sent you. (For example on your welcome or renewal communication or on claim acknowledgement letters.)

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Cancellation rights

If you decide you do not want to accept the policy (or any future renewal of the policy by us), please tell 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 or following a claim where your vessel 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 (plus 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.

Navigators & General – Brighton

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Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. 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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