

MARINE INSURANCE

COLLIDGE & PARTNERS



Inland Waterways

(Third Party Only)

Summary of Cover

Underwritten by


NAVIGATORS
& GENERAL

A Member of the  Zurich Insurance Group

The Collidge & Partners Inland Waterways (Third Party Only) 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 and Partners Inland Waterways (Third Party Only) Policy will cover your legal liabilities to third parties, including death, bodily injury and third party property up to a maximum amount of £5,000,000 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 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

There is no policy excess.

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

PO Box 3707, SN4 4AX Tel 01273 863400 Fax 01273 863401
email enquiries@navandgen.co.uk www.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 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.

© Copyright – Zurich Insurance plc 2018. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.