



NAVIGATORS
& GENERAL

A member of the  Zurich Group

Small Craft Summary of Cover



Important – you should read this

What cover do I have?

Your Small Craft Policy will cover you for any damage to your craft (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.

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.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators and General Small Craft policy. The full terms, conditions and exclusions are shown in the policy document

A copy of the policy is available on request.

Features and Benefits	Exclusions or Limitations	Policy Page
Loss or damage to your craft by fire, theft, accident or malicious damage	Please refer to 'What you are not covered for'	Page 3
Inland and Coastal waters of the United Kingdom and Europe	Up to 12 nautical miles offshore	Page 3
Loss or damage whilst in transit	Excluding Third Party Claims whilst in transit by road	Page 3
Tenders automatically covered	Up to £500 in value	Page 2
Loss or damage to Personal Effects automatically covered	Up to 2% of the sum insured Maximum £2,500 Minimum £500	Page 4
Legal Liabilities to Third Parties	Up to £3,000,000 any one incident	Page 5
No policy excess for Third Party claims		

Important policy conditions

You must:

Disclose any material facts;

Exercise due care and diligence and do all you reasonably can to prevent loss or damage to your vessel.

Excess

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

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.

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, if you have a complaint about your policy or claim, you should contact the insurance advisor acting for you, or you can contact us directly.

If your complaint is about:

- your policy, please call us on **01273 863400**
- a claim, please call us on **01273 863450**

Or if you prefer, you may write to us.

The address to use is:

PO Box 848
Brighton
BN1 3GQ

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

Next steps if you are not happy with the response provided.

We are dedicated to our customers and seek to do what is right, however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich. The Customer Relations Team contact details are as follows:

3000a Parkway
Whiteley
Fareham
Hampshire
PO15 7JY

You can telephone on: **0845 850 6559**

Or e-mail: customer_relationsukgi@uk.zurich.com

The Financial Ombudsman Service (FOS)

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

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

You can telephone on: **0845 080 1800**

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights.

Can I receive compensation if Navigators and General 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. This insurance is protected in full for the first £2,000 and then 90% of the remainder of the claim. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0207 892 7300.

If I take out cover but then change my mind can I get my premium refunded?

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 £25 (plus insurance premium tax). The balance of the premium will be returned to you.

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?

You may cancel the policy at any time by telling us, either in writing or over the phone. We may cancel the policy by giving you 30 days' written notice to your last known address. 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 £25 (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.

Important notes

In selecting insurance for your craft, you have chosen a level of 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 Zurich Insurance plc. Cover is shown in your copy of our policy wording plus additional or excluded cover is endorsed on the reverse of your policy schedule.

Policy administration

In order to administer your insurance policy and any claims made against the policy, Zurich Insurance plc 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 personal data, including where we propose a change of underwriter, we make sure that it is appropriately protected.

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, alternatively a copy can be downloaded from our website:

www.navandgen.co.uk

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

Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business. 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.

Communications may be recorded or monitored to improve our services and for security and regulatory purposes.