

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the  Zurich Insurance Group

Company: Navigators & General

Product: Small Craft Policy

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides cover for your vessel and tender, outboard motors, gear and equipment, fixtures and fittings. It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their craft or other property.



What is insured?

Cover for your vessel

- ✓ Loss or damage, including accidental damage.
- ✓ Repair or replacement up to the agreed sum insured in your schedule.
- ✓ We will pay the agreed value or replace the vessel after a total loss.
- ✓ Loss or damage whilst in transit by road.
- ✓ Tenders automatically covered (if your craft is at least 18' / 5m in length).
- ✓ Recovery of the vessel following a loss.
- ✓ Inspection of the vessel following a grounding, even if no damage is found.
- ✓ No excess applies to a claim whilst the vessel is moored on a marina berth.
- ✓ Loss or damage while your sailing vessel is racing (23ft or less).

Cover for you

- ✓ Personal effects – (up to £2,500).
- ✓ Your legal liability – third party cover to others, their craft or property (£5,000,000), water skiing and wakeboarding (£3,000,000).
- ✓ Rescue and evacuation – following an emergency (£25,000).
- ✓ Personal accident – whilst aboard your vessel (£100,000).
- ✓ Medical expenses – following an accident on board (£1,000).
- ✓ Pet medical fees – following an accident on board (£500).
- ✓ Cover for others using your vessel with your permission.
- ✓ Cover for loss or theft of your vessels keys (£500).
- ✓ Rescue boat liability – cover whilst acting as official rescue/ support boat crew or skipper.
- ✓ Race fees – for non-refundable fees if unable to attend an entered event after a claim (£150).

Optional additional covers if selected

- Liability for towing of water toys.



What is not insured?

Cover excludes

- ✗ Loss or damage caused by the vessel being in an unseaworthy condition.
- ✗ Theft of outboard motors unless securely locked using an anti-theft device.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss of money, travellers' cheques, credit or debit cards.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ Wilful misconduct or recklessness by an insured person (including whilst under the influence of alcohol or drugs).
- ✗ Theft or vandalism of personal effects unless the craft has lockable cabin accommodation.



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.
- ! Deductions for age will apply to claims for outboard motors.

Limits which apply

- ! Personal effects single item limit £250 (unless specified).
- ! Personal effects up to 2% of the sum insured (maximum £2,500 minimum £500).
- ! Tenders up to £500 in value, not exceeding 16'/4.87m in length (unless specified).
- ! Personal accident – £25,000 per benefit.



Where am I covered?

- ✓ As per the cruising range shown in the schedule.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of mooring, use or cruising range, vessel modification).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will return the entire premium you have paid. There will be no refund if a claim has been made.

After 14 days we will refund the premium paid less a charge for the days that we have been on cover. If cancelled within the first year we will apply a minimum premium of £25 plus insurance premium tax. There will be no refund if a claim has been made.

Refer to policy conditions for full details of cancellation terms.

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