

Your Navigators & General Commercial Craft Policy; a summary of cover

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators and General Commercial Craft Policy. The full terms, conditions or exclusions are shown in the policy document which is available upon request.

The Navigators and General, Commercial Craft Policy is designed to run for 12 months renewable annually and specifically to provide specialist cover and protection for Commercial Craft. It is split into 2 separate sections:

Section A – Loss or damage

The vessel her gear and equipment are covered subject to policy exclusions against loss or damage arising from:

- External accidental means
- Forcible removal of gear from the exterior of the vessel
- Theft
- Grounding
- Malicious acts & vandalism
- Sudden accidental incursion of water
- Fire & explosion
- Latent defects
- Negligence

Whilst:

- In use, as specifically agreed
- In transit by road if specifically agreed
- Afloat on moorings, as specifically agreed
- Ashore

In addition

- Any salvage or wreck removal fees connected with insured risks
- Law costs, incurred with our consent in defending claims

Section B – Claims made against you by your Passengers or Third Parties

We will indemnify (protect) you up to the amount stated in your Schedule for such claims.

Main Policy Exclusions (Page 2 No Claims Section A & B)

- Any claim caused by war, terrorism, strikes, riots, civil strife or commotion.
- Nuclear or Radioactive Contamination.
- Wear, tear, gradual deterioration and breakdown.
- Consumable stores, the vessel's own moorings, fishing gear, or cargo.
- Sails, covers and canopies split or blown away by the wind.
- Persons contracted in any way to work on the craft (the policy does not include employers liability).
- Damage to mast, spars and sails whilst racing unless specifically extended.

General information

How much must I pay if I have a claim?

A policy excess applies to the policy please refer to your policy schedule and the relevant section.

Our complaints procedure

We value the opportunity to investigate any concerns you may have about any aspect of our service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

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

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.

How to make a claim

You may contact us about a claim on 01273 863450

Can I receive compensation if Zurich cannot meet its obligations to me?

Zurich Insurance plc is 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.

Can I cancel the policy at any other time?

You have the right to cancel the policy at any time by telling us or your insurance advisor, either in writing or over the phone using the contact details set out in your covering letter.

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.

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 on 01273 863400 and we will arrange for this to be sent to you.

Governing Law/Communication Language

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.



A member of the  Zurich Financial Services Group

Navigators and General

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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.

Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority.
Details about the extent of our regulation by the Financial Services Authority are available from us on request.

FSA registration number 203093. 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 monitored or recorded to improve our service and for security and regulatory purposes.

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