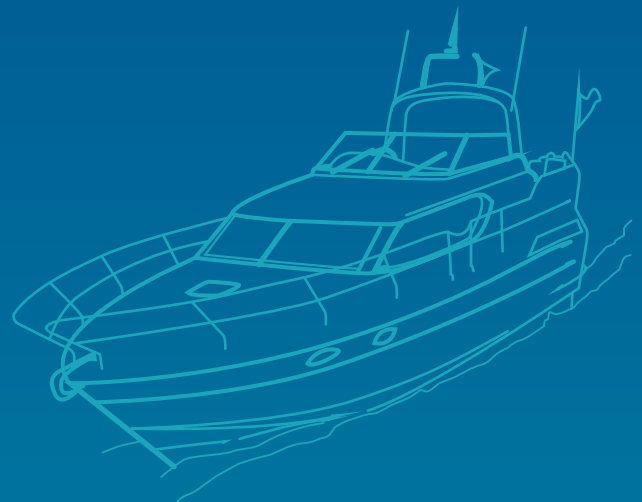




Rivers, Canals and Broads Policy

Summary of Cover and Benefits



Important – you should read this

The Rivers, Canals and Broads 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 Navigators & General Rivers, Canals and Broads Policy will cover you for and 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 £3,000,000
Marina benefits	No excess will apply if your vessel is on a marina berth and your no claims 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

you automatically **become a member of River Canal Rescue**, a feature we believe is unique in the pleasure boating insurance market. For full details please read the enclosed literature.

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 £3,000,000

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 pages 14, 15 & 16 of the Policy Document.

Your policy is based on the information you have given us. If any of this is incorrect, or changes, you should contact us as soon as possible.

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 us on 01273 863430.

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.

Full details of how to make a claim are included within the policy.

For additional information, please see our Claims Advice Notice.

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

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. In this 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 Navigators & General.

Complaints Procedure Leaflet

A leaflet containing full details of our complaint procedures will be provided during the complaint handling process and is available on request.

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

You are entitled to contact the FOS at any stage of your complaint.

Can I receive compensation if Navigators & General 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**.

Your 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.



CommunityMark
developed by Business in the Community

Navigators and General is a trading name of Zurich Insurance plc. Underwritten 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 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 recorded or monitored to improve our services and for security and regulatory purposes.

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The pulp used in the manufacture of this paper is bleached without the use of chlorine gas (ECF – Elemental Chlorine Free).

The paper is suitable for recycling.

