

### No.1 in yacht and motorboat insurance

Established in 1921, Navigators & General has been at the forefront of pleasurecraft insurance for over 80 years, and enjoys the worldwide backing and resources of the Zurich Financial Services Group.

Key features of Navigators & General service include:

- Competitive Premiums
- World Class Security
- Specialist Cover
- Experienced and helpful staff
- Members of the British Marine Federation
- Covered by the Financial Ombudsman Service.

For particulars apply to:

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PO Box 848  
Brighton  
BN1 3GQ

Tel: 01273 863400  
Fax: 01273 863401

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**NAVIGATORS & GENERAL**

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email: [enquiries@navandgen.com](mailto:enquiries@navandgen.com) [www.navandgen.com](http://www.navandgen.com)

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. BR7905.

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](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234.

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## COMMERCIAL CRAFT INSURANCE

### PROPOSAL FORM

### The Navigators & General Commercial Craft Policy

**The cover in the standard policy is divided into two sections to make it clear and easier to follow**

**Section A.** Covers damage to or loss of the vessel and her boats, gear, and equipment directly caused by accidental external means or by theft following forcible entry or forcible removal, fire, malicious act, latent defect or negligence.

**Section B.** Covers the legal liability of the Assured or other persons in charge of the vessel for claims made against them by Third Parties and by passengers whilst on board the Insured vessel or embarking or disembarking therefrom.

The policy covers the owner against salvage charges and any liability for the cost of raising or removal of wreck and provides an indemnity against law costs if incurred with the Company's consent.

The above is only a brief description of the cover and the actual policy should be read for full details of the precise terms, exceptions and restrictions. A specimen policy will be sent on request.

Conditions apply.

In addition to the cover already detailed, the following marine insurances are available on separate policies on completion of separate proposal forms. Please indicate areas of interest.

- Hire Fleet & Loss of Hire
- Yacht Yard Indemnity
- Marina Installations
- Passenger Launch
- Boat Stock and Demonstration
- Craft Under Construction
- Sailing School Insurance
- Yacht Club Indemnity





## 10 Increased excess

Do you wish to carry an increased excess? Yes  No

If Yes, please state the amount of each claim you are willing to bear £

## 11 Claims experience

Have any accidents or losses occurred in the past five years in connection with any vessel owned, managed or operated by you or your professional skipper?

Please answer Yes  No

If YES, please give date and amount of each accident or loss

Date	Amount	Details

## 12 Finance interest

Does any finance company have an interest in the vessel to be insured? Yes  No

If Yes, please give name, address and agreement number


## 13 Present or previous insurer

Name and renewal date if known

## General questions

Have you or any persons having an interest in the vessel ever been convicted of arson, or of any offence involving dishonesty of any kind such as smuggling, fraud, robbery, theft or handling stolen goods Yes  No

If Yes, please attach a note giving full details

Have any other Insurer at any time refused to insure you, imposed special terms or requested extra precautions? Yes  No

If Yes, please attach a note giving full details

Are there any other material facts you should disclose? Yes  No

If Yes, please attach a note giving full details

**IMPORTANT NOTES & DECLARATION** (Signing this form does not bind the proposer to complete the insurance)

In selecting insurance for your vessel, you are choosing a level of maritime cover from a range of Navigators & General products in accordance with your requirements. Whilst making this decision, you will not receive a personal recommendation from Zurich Insurance plc. Cover will be shown in your copy of our policy wording plus additional or excluded cover will be endorsed on your policy schedule.

### Information You Should Provide

It is important that you should disclose all material facts; that is, those facts that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in any doubt about whether a fact is material, you should disclose it. You should keep a record (including copies of letters) of all information supplied to us for the purposes of entering into this contract.

### Policy Administration

Zurich Insurance plc will hold your details in accordance with the Data Protection Act 1998.

In order to administer claims, which relate to any incidences that have occurred during any foreign trips you may make, 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 information, we make sure that it has the same level of protection that it has with us under all relevant legislation within the UK. Unless you advise us otherwise we may share personal data that you provide within the Zurich Financial Services Group and with other companies that we establish commercial links with so we and they may contact you (by mail, e-mail, telephone or other appropriate means) in order to tell you about carefully selected products, services or offers that we believe will be of interest to you. If you do not wish us to do this please tick the box provided.

### 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 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. If you cancel your policy later than 14 days from receiving it 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 £50 (plus insurance premium tax) or subject to the minimum retention referred to in the schedule. Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation. This insurance may be cancelled by the Company at any time subject to 30 days notice to the Assured or by mutual agreement, when a pro rata daily return of premium shall be made calculated on the annual premium charged. Subject always to a minimum retained premium of £50 (plus insurance premium tax) or subject to the minimum retention referred to in the schedule.

### Governing Law/Communication Language

Your policy is governed by the law that applies to where you reside within the United Kingdom. If there is any disagreement about which law applies, English law will apply. Unless agreed otherwise, we will communicate to you in English.

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.com](http://www.navandgen.com)

### Navigators & General

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**Signature of Proposer(s) – Where there is joint ownership, all co-owners must sign this proposal.**

Signed	1)	2)	3)
Date	1)	2)	3)

**Declaration** (Signing this form does not bind the proposer to complete the insurance)

I declare that to the best of my knowledge and belief the information given on this form is true in every respect.

I also declare that if anything on this form was written by another person he or she acted as my agent for this purpose.

Where there is joint ownership, all co-owners must sign this proposal.

The Company reserves the right to decline any proposal.