

All you have to do

- 1 Complete the attached Application Form and the Direct Debit Instruction. Return these with your Policy Proposal/application form or Renewal Notice.
- 2 Make sure that your completed Application Form and Direct Debit Instruction reach Navigators & General or your broker at least 5 **working** days before the start/renewal date of your policy or, if more than one policy is involved, before the earliest start/renewal date.

What it costs

There is a small credit charge for Instalment Plan. Currently it is 7% of the annual premium (typical APR 20.1%*).

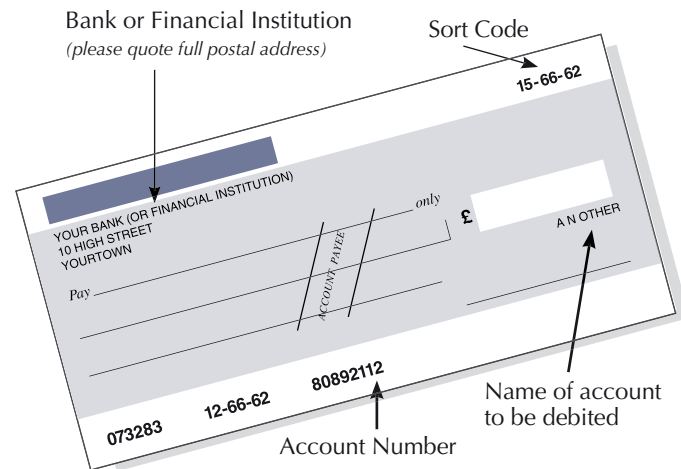
Example:

Annual Premium	£180.00
7% credit charge	£12.60
TOTAL	£192.60
10 monthly instalments of	£19.26

Written quotations are available on request.

**Actual APR will be quoted in writing upon receipt of your application.*

The necessary information to complete the Direct Debit Instruction is on your cheques.



Other Products & Services available from N&G

- Yacht & Motorboat Insurance for European Craft up to £3,000,000.
- Inland Waterways Insurance.
- Sailing School Insurance.
- Yacht Club Indemnities
- Legal Protection.

Useful contact numbers

- New business – 01273 863420
- Existing business – 01273 863430
- Commercial – 01273 863460
- Claims – 01273 863450
- Accounts – 01273 863440
- Financial Ombudsman Service – 0845 0801800

NAVIGATORS & GENERAL

A member of the Zurich Financial Services Group

NAVIGATORS AND GENERAL

PO Box 848, Brighton, BN1 3GQ Tel 01273 863400 Fax 01273 863401
email enquiries@navandgen.co.uk 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. 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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NAVIGATORS & GENERAL

A member of the Zurich Financial Services Group

No.1 in yacht and motorboat insurance

INSTALMENT PREMIUM PLAN

Spread the payment of your annual pleasurecraft premium with Navigators' Instalment Premium Plan

How Instalment Premium Plan works

The premium for your annually renewable policy will be collected in one series of 10 monthly instalments.

The first instalment to be collected immediately, subject to the terms of the Direct Debit Guarantee.

You must be at least 18 years of age and have a suitable account with a clearing bank or building society represented by the Association of Payment Clearing Services. To apply, the premium for each policy should be for a minimum of £150 and should not exceed £20,000. The acceptance of this credit application is at the discretion of Navigators & General and subject to status.

Consumer Credit Agreement

The credit agreement will be sent to you detailing payment amounts and dates.

Your future renewals

When your policy is due for renewal, you **do not** have to complete a new Application and Direct Debit Instruction. Instead, we will send you a new agreement which will advise you of any changes to your premium and credit charge for the following year. Monthly Direct Debits to cover the amount due will continue to be collected automatically unless you inform us that you do not wish to use this method.

If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide that you do not want us to renew the policy, provided you tell us before the next renewal date, we will not renew it. Our right to renew this policy does not affect your cancellation rights.

Changing your bank

If you change your bank you will need to complete a new Direct Debit Instruction. Please call us with your bank details and we will be happy to help.

Additional policies by instalments

If you decide to pay another policy by instalments, you must complete another Application Form.

How to cancel

If you wish to cancel your policy*, you should notify us in writing giving as much notice as possible. We will then stop debiting your monthly payment. If you are paying any other policy by instalments, please do not advise your bank or building society to cancel the Direct Debit Instruction.

**Subject to policy conditions.*

Changes to your cover

If your circumstances change resulting in an alteration to your premium, we can adjust your Direct Debit payments or deal with the mid-term adjustment separately. If such a change occurs, we will contact you to discuss the options available for your policy.



The Direct Debit Guarantee

- 1 This Guarantee is offered by all Banks and Building Societies that take part in the Direct Debit Scheme.
- 2 If an error is made in the payment of your Direct Debit, either by us, Zurich Insurance plc or by your Bank or Building Society, you are entitled to a full and immediate refund from your bank branch. Simply contact your Bank or Building Society to arrange a refund, or if you prefer contact Zurich Insurance plc and they shall arrange to repay you direct.
- 3 You can cancel a Direct Debit at any time by contacting your Bank or Building Society or us. Written confirmation may be required.
- 4 If there are any changes to the amount, date or frequency of your Direct Debit, Zurich Insurance plc will notify you in advance of your account being debited, this will be 7 working days or otherwise agreed.
- 5 If you request us to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If you have any queries, please contact us.

IMPORTANT: PLEASE KEEP THIS SECTION FOR YOUR REFERENCE

Direct Debit instruction

	
Instruction to your Bank or Building Society to pay Direct Debits	
Please complete parts 1 – 5 using a ball point pen and send the form to: Navigators & General, PO Box 848, Brighton BN1 3GQ	
1. Name and full postal address of your Bank or Building Society Branch To: The Manager Address	Originator's Identification Number 9 4 8 2 5 9 4. Bank or Building Society account number
2. Name(s) of Account Holder(s)	5. Instruction to your Bank or Building Society Please pay Zurich Insurance plc. Direct Debits from the account detailed on this instruction subject to the safeguards assured by The Direct Debit Guarantee. I understand that this instruction may remain with Zurich Insurance plc and if so, details will be passed electronically to my Bank or Building Society.
3. Branch sort code (from the top right-hand corner of your cheque)	Signature(s) of Account Holder(s) _____ Date _____
	Reference number
Banks and Building Societies may not accept Direct Debit Instructions for some types of account.	

Zurich Insurance plc. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Application

The Credit Agreement will be sent to you by post. In the case of a Limited Company, a confirmation letter will be sent. Please note: the policyholder/proposer must be at least 18 years old.

(BLOCK CAPITALS please)

Name in full _____
Postal address _____ _____
Postcode _____ Tel No. _____
Full name and postal address of account holder (if different from above) _____ _____ Postcode _____
Sort Code <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>
Account Number <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Is this application made on behalf of a Limited Company? YES <input type="checkbox"/> NO <input type="checkbox"/>
<ul style="list-style-type: none">• I/We apply to Zurich Insurance plc to pay premiums under the policy shown below, or any other policy which may replace it, by Monthly Direct Debit to the account until further notice.• I/We attach a signed Direct Debit Instruction authorising Zurich Insurance plc to charge the account with instalments as they become due.• I/We understand that failure to pay an instalment will result in the cancellation of both the credit agreement and the insurance policy.• This application applies to annual contracts only.
Signature of Proposer/Policyholder _____
Date _____ 20 _____
Policy Number if applicable or write 'NEW', and state the type of policy e.g. Yacht/Commercial _____
Office use only: <input type="text"/> / <input type="text"/> / <input type="text"/>

Make sure you enclose your Proposal Form/Renewal Notice with this Application Form.