

# The Navigators & General Yacht & Motorboat Policy

**Our standard policy provides extensive cover, and is divided into 2 sections to make it clear and easier to follow.**

**Section A** – Loss or damage to the vessel, her boats, gear and equipment as per policy cover.

**Section B** – Legal liability for claims made against the assured by third parties, including passengers and guests whilst on board, embarking or disembarking the vessel.

The following benefits and cover are included as standard:

- **£3 m** Third Party & Passenger limit of indemnity.
- Changes of outboard motors up to 10hp and tenders up to 16' and £2000 value need not be advised, provided that the Total Sum Insured is adequate and that you retain a record of the serial number of outboard motors.
- **Transit risks** within Europe for vessels up to 30'.
- Loss of gear and equipment from the **exterior** of the vessel following forcible theft.
- Frost damage to machinery.
- Personal accident cover for owner and guests (up to £60,000 any one event).
- Dropping off and falling overboard of outboard motors.
- Salvage charges and liability for cost of raising or removal of wreck.

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

Conditions apply.

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



NAVIGATORS  
& GENERAL

*A member of the Zurich Financial Services Group*

## 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:

**Head Office:**

PO Box 848  
Brighton  
BN1 3GQ

Tel: 01273 863400  
Fax: 01273 863401

**e-mail: [enquiries@navandgen.com](mailto:enquiries@navandgen.com)**

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



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# Yacht & Motorboat Insurance

## PROPOSAL FORM

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

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# NAVIGATORS & GENERAL

A member of the Zurich Financial Services Group

## YACHT & MOTORBOAT INSURANCE PROPOSAL FORM

(For craft exceeding 23' or 7 metres in length)

Please write in BLOCK LETTERS and tick  correct answer boxes.

Please remember to sign the declaration at the end of the form.

Quote number

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### 1 General details

Full name of proposer

Title: Mr, Mrs, Miss  Age

Forenames

Surname

Name of any joint owner

Occupation in full

Nature of business

Full postal address

Post code

Telephone daytime

Telephone evening

Mobile

E-mail address

Day  Month  Year

Date insurance required from

(The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid, unless otherwise agreed)

### 2 Details of vessel to be insured

Name

Class or type

Length  Beam  Year built

Material of hull

Name of builder

Actual price paid £  Date

If vessel registered, please state where

Date of last survey

Surveyor's name

Is the vessel of amateur construction/fitout? Yes  No

Is the vessel a conversion? Yes  No

If Yes, please give details

State number type, make and location of fire extinguishers

### 3 Details of engines

Maximum design speed with present machinery in:

knots  or MPH

**Inboard** Number of engines

Manufacturer

Type: Sterndrive  Surface-drive  Jet  IPS

Other (please specify)

Year of make

Horsepower of each  Fuel

**Outboard** Number of engines

3.1 Manufacturer

Year of make

Horsepower  Serial number

3.2 Manufacturer

Year of make

Horsepower  Serial number

Please note it is a policy condition that you retain a record of the serial number of outboard motors.

### 4 Value of items to be insured

The insurance will automatically cover the following, **provided the total value insured, is adequate:**

1. Outboard motors up to 10 horsepower for market value provided record of serial number is kept.
2. Ships, boats and tenders up to 16' and valued up to £2000 provided marked with name of parent vessel.
3. Personal effects for 2% of value of vessel (minimum £500 maximum £2500).

*NOTE. Personal effects are the personal belongings of the owner and his family. Items that would normally be sold with the vessel in commission should not be included as personal effects but as part of the vessel value. Cover is not available unless the vessel had lockable cabin accommodation.*

If the items listed by you fall within these limits they will not be shown separately in the schedule. There is no need to advise the Company of alterations within these limits.

Value of Vessel and accessories £

Market value of each outboard motor £

Market value of trolley £

Ships boats and tenders £

If design speed of above exceeds 17 knots Please tick

Value of trailer £

Personal effects £

**Total value to be insured** £

Please list personal effects worth over £200 per item

£

£

£

£

## 5 Additional Cover

Do you wish to cover any of the following additional risks?

- (a) If over 30 feet overall, accidental loss or damage to the insured vessel while in transit by road within the United Kingdom? Yes  No
- (b) Liability to or of persons towed on waterskis by the insured vessel Yes  No
- (c) Legal protection cover Yes  No

## 6 Use

Will the vessel be used for any purpose other than your own private pleasure? Yes  No

If YES, please give details

Is the vessel used for long term residential purposes? Yes  No

If YES, please give details

**Will the vessel be used for racing?** Yes  No

If YES please indicate type of event entered:

Local club racing in UK Coastal Waters

Other events e.g. Solent Series (Hamble), Cowes or Cork Week

R.O.R.C., J.O.G. or one design

Do you wish to cover racing risks to masts spars and sails? Yes  No

If YES please state total value of masts spars and sails etc. £

**Note:** This value should represent the total replacement cost **as new** of masts, spars, (including fittings attached thereto) standing and running rigging plus the total replacement cost **as new** of the maximum number of sails that can be set at one time. (We recommend a minimum of 20% value of vessel).

## 7 Mooring location

Please state location of vessel's permanent moorings when in commission

Marina berth? Yes  No

Is the Vessel to be Laid Up? Yes  No

If YES, then please state location

and whether  
Ashore  Afloat on moorings  or afloat in dock

Laid up period to be  
(state months and days inclusive) from  to   
or throughout the period of Insurance

## 8 Cruising Range

Please indicate required cruising limits. If 'D' state precise requirements

- A Non-tidal waters of the United Kingdom but including inter-connecting tidal stretches for direct access to inland navigation systems  A
- B Inland and coastal waters of the United Kingdom excluding Channel Islands and Isle of Man and Northern Ireland  B
- C United Kingdom, Eire, Continent of Europe, that is between Brest and the River Elbe including Channel Islands and Isle of Man and Northern Ireland  C
- D Elsewhere, please state below  D

## 9 Experience

Please give details of number of years experience as owner/crew including types and size of vessel and cruising area

Owner skipper – number of years

Types of vessel

Other boating experience – number of years

Details

Do you hold any helmsman's qualifications?

If so please give details

If a professional skipper is employed please give age, name, experience and attach copy of their current CV

## 10 Claims experience

Have any accidents or losses occurred in the past 5 years in connection with any vessel owned or sailed 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
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

## 11 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


## 12 Previous Insurance Details

Name of present or previous insurer

--

Renewal date if known

--

No claims bonus awarded \_\_\_\_\_ years

(if applicable please enclose latest renewal notice as proof)

## General questions (please answer all the questions below)

Has 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

Have you or any person living in your home been convicted of, or received a police caution for any criminal offence (other than motoring offences) or is there any prosecution pending? 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

### Information you should provide

You must tell us immediately if at any time any of the information on which this insurance is based is incorrect or changes for example if you change your vessel, permanent mooring or usage or anyone covered by this policy is convicted of an offence. Failure to do so may result in your insurance no longer being valid and claims not being met. If in doubt about any change, please let us know. The changes, if accepted by us, will apply from the date indicated on your updated schedule. In this case we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

### 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. Unless you have advised 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 may believe will be of interest to you. If you do not wish us to do this please tick this box .

### Important Notes & Declaration

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

In selecting insurance for your craft, you have chosen a level of cover from a range of Navigators & General products in accordance with your requirements. Whilst making this decision, you have not received a personal recommendation from Zurich Insurance plc. Your cover is shown on your schedule.

### 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 the Certificate of Insurance to us (or your insurance advisor) 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. 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). Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation.

### 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.

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

PO Box 848, Brighton, BN1 3GQ  
Tel: 01273 863400 Fax: 01273 863401

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. The Company reserves the right to decline any proposal.

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

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