

Freedom Third Party

Insurance Product Information Document



Administered and provided by: Navigators & General

Product: Boat Insurance

Navigators & General is a trading name of Geo Underwriting Services Limited. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 4070987.

Underwritten by: Tokio Marine HCC

HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at The St Botolph Building, 138 Houndsditch, London EC3A 7BT. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655).

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

What is this type of insurance?

This insurance provides third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property. Cover applies whilst your vessel is in commission or when it is laid up, provided you use it within the cruising limits you have chosen.



What is insured?

Part A – Liabilities to Third Parties and Passengers

- ✓ Death or injury caused to passengers on your vessel, or to other people
- ✓ Damage you cause to any other property
- ✓ Other people using your vessel with your permission
- ✓ The maximum amount we will pay is shown in your policy schedule

Optional Additional Cover – only applicable if shown as 'included' in your policy schedule

- Water Skiing and Towing Toys Liability
- Part B – Marine & Home Legal Protection Insurance



What is not insured?

Part A – Liabilities to Third Parties and Passengers

- ✗ Loss or damage to your vessel
- ✗ Liability to fare paying passengers
- ✗ Liability for any person employed in the marine trade who uses your vessel
- ✗ Operating your vessel outside your cruising range
- ✗ Liability whilst racing
- ✗ Liability whilst in transit by road

Water Skiers' and Towing of Toys Liability

- ✗ Any liability, costs or expenses arising from more than two people being towed at any one time and/or the use of air chairs, air beds, any hydrofoil type devices, bananas or similar multi person devices



Are there any restrictions on cover?

- ! We will not pay more than the limits shown on your policy schedule

The Policy does not provide cover for:

- ! Vessels that were built before 1960
- ! Vessels which have a maximum design speed in excess of 50 knots
- ! Vessels constructed of ferro cement
- ! Jet skis or personal watercraft
- ! Static houseboats
- ! Vessels of amateur construction or that have been converted



Where am I covered?

- ✓ Your cruising range will be noted within your policy schedule, with the limits explained within the policy wording



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy
- You must inform us as soon as reasonably possible if there is any change to the information you have supplied to us
- You must tell us as soon as reasonably possible of any event that you may wish to make a claim for
- These include your duty to take reasonable steps to protect your insured property from loss or damage and keep your vessel in a seaworthy condition



When and how do I pay?

You can pay your premium all at once or monthly by Direct Debit (an instalment charge will apply). Payment options should be discussed with your insurance adviser.



When does the cover start and end?

This policy is for 12 months. The dates of cover will be specified on your policy schedule.



How do I cancel the contract?

Contact Navigators & General at:

Navigators & General
Ellenborough House
Wellington Street
Cheltenham
GL50 1XZ

Tel: **01242 531172**

You have 14 days to change your mind about this insurance. The 14 days starts from the day you received your policy booklet, or the day you bought the insurance contract, whichever is the later.

We will only refund part of your premium if you sell your vessel, we will not refund your premium for any other reason.

If you cancel your policy and have made a claim during the current period of insurance, we will not refund your premium.

If you have not made a claim during the current period of insurance and cancel your policy (after the first 14 days) we will retain an amount of the premium in proportion to the time you have been on cover and return the balance to you.