

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 protects your vessel and your liability to other people, including passengers on your vessel. 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 – Your Cover

- ✓ Loss of or damage to your insured property shown in your schedule
- ✓ Towing your vessel behind your car or while it is carried by a professional haulier if the craft is no more than 9 metres in length
- ✓ Salvage costs if your insured property is involved in a loss you are insured for
- ✓ Sighting costs if your insured property is involved in a grounding, even if there is no damage found

Part B – Cover Extensions – only applicable if shown as 'included' in your policy schedule

- Personal Accident
- Personal Belongings
- Vessel Contents
- Marina Benefits
- Racing Risks
- Agreed Value
- Protected No Claims Discount
- Machinery Failure

Part C – 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

- Part D – Marine & Home Legal Protection Insurance



What is not insured?

Part A – Your Cover

- ✗ Theft of your outboard motors if they are stolen from the vessel unless they are securely fastened by an outboard motor lock as well as their normal fitting device
- ✗ Theft of your trailer and any insured property on it, unless the trailer is secured with a wheel clamp or trailer hitchlock
- ✗ Loss or damage to masts, spars and fittings, sails and standing or running rigging while you are racing your vessel (unless agreed by us)
- ✗ Sails split by the wind or blown away while hoisted or unfurled, unless the spars that they are attached to are damaged at the same time

Part B – Cover Extensions – only applicable if shown as 'included' in your policy schedule

Personal Accident

- ✗ To anyone who is 75 or over at the time of the accident
- ✗ If you and/or any passenger is under 16 years of age at the time of the accident, the benefit of 'Death' is limited to £10,000
- ✗ The most we will pay any one person for any one accident is £25,000 but not more than £100,000 in total during any period of insurance

Personal Belongings

- ✗ The most payable for any single item is £300, unless noted in your schedule with a sum insured against that item
- ✗ Loss of money, travellers' cheques, credit or debit cards and theft of, or loss of, or damage to mobile phones, personal computer equipment, jewellery and watches
- ✗ Theft unless following forcible and violent entry to or exit from the craft, unattended road vehicles or places of storage

Vessel Contents

- ✗ Loss or damage caused while the vessel has been left unoccupied for more than 45 days in a row

Part C – Liabilities to Third Parties and Passengers

You are not insured for liability arising from:

- ✗ anyone you employ
- ✗ an employee of anyone using your vessel
- ✗ fare paying passengers (unless we agree)
- ✗ any person employed in the marine trade who uses your vessel



Are there any restrictions on cover?

- ! The value of the claim must exceed the excess amount on your policy, this amount can be found on the policy schedule
- ! Any amount exceeding the sums insured and/or limits stated in the schedule
- ! You should not use your craft outside of the cruising range noted on your policy
- ! We will not pay for any excess that is shown on your policy schedule
- ! You are not insured for any use other than private and pleasure unless it is shown in your schedule
- ! You are not insured to use your vessel as a houseboat (unless we agree)



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?

- Sums insured must always be maintained at a value that represents the full market value of the craft insured
- 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.