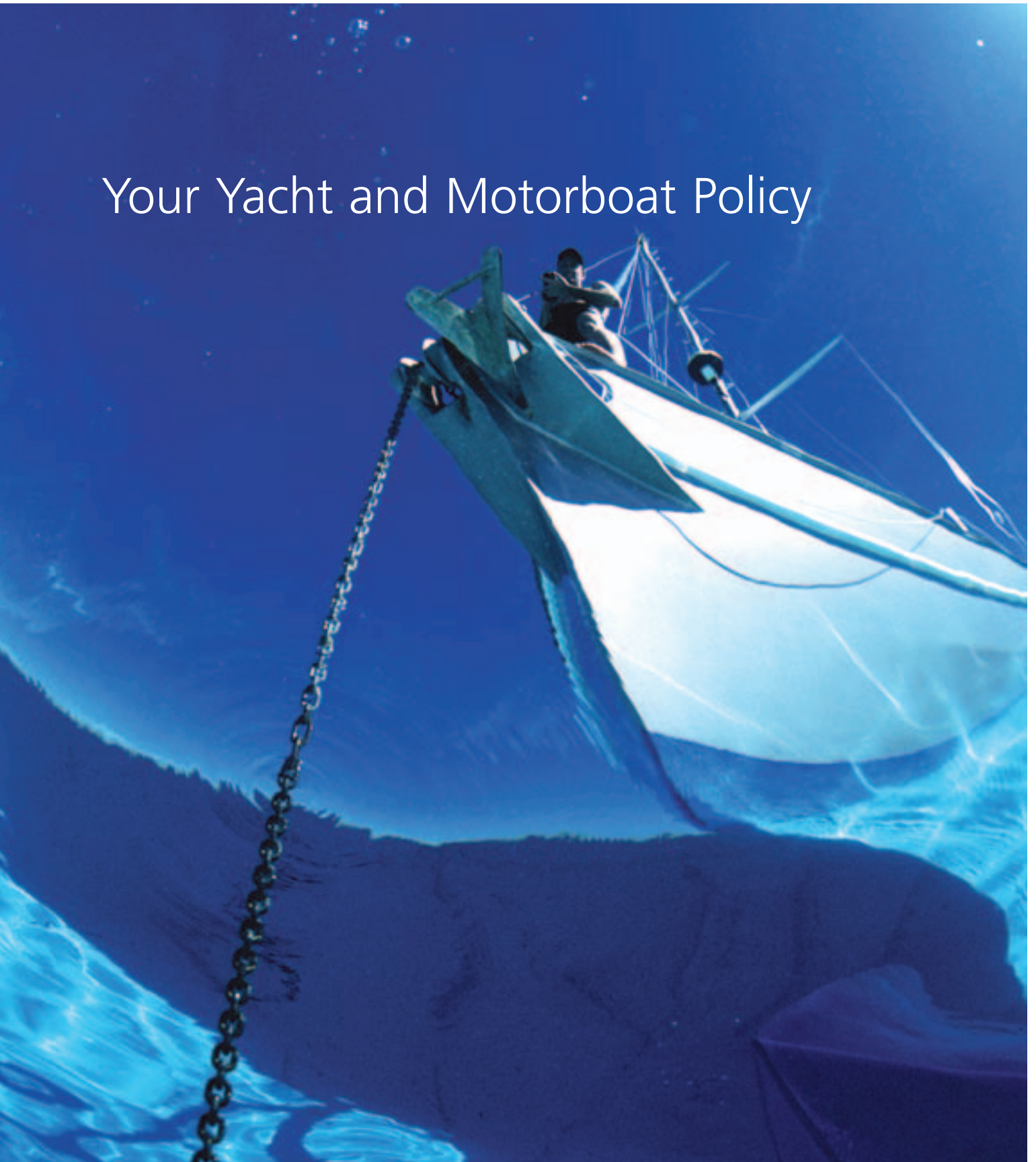




NAVIGATORS
& GENERAL

A member of the  Zurich Group

Your Yacht and Motorboat Policy



Contents

Definitions	4
Accidental Damage Cover	5
Underwater Gear	6
Loss or Damage to Personal Effects	6
No Claims Bonus	6
Preventing or Minimising a Loss	7
Transit	7
Grounding	7
Pollution Hazard	7
Single Handed Sailing	7
Medical Expenses	7
Marina Benefits	7
Personal Accident	7
Liability to Others	9
Removal of Wreck	10
Endorsements	10 – 11
Conditions which apply to the whole of this policy	12
Exclusions which apply to all Sections of this policy	13
Conditions Relating to all Accidents and Claims	13
Our complaints procedure	14

Thank you for choosing Navigators & General for your yacht and motorboat insurance

We have been at the forefront of pleasure craft insurance for over 80 years. As such, **we** understand that offering the right insurance to **our** customers is about more than comparing premiums and cover, it's also about choosing a company that appreciates the differing needs of boat owners. With **our** wealth of expertise and experience, **you** can be assured of a personal and professional service.

This policy is an agreement between **you** (the person(s) shown in the schedule as the insured) and **us** (Navigators and General Insurance Company Limited). It is based on the information **you** gave **us** and **your** agreement to pay the premium. Remember, **you** must tell **us** if this information changes. If **you** do not, **your** policy may not be valid and **we** may not pay any claims **you** make.

You must read all the **policy documentation** as one contract. Please make sure that it provides the cover **you** asked for. If not, please contact **your** insurance advisor or **us** as soon as possible.

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 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.

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold.

In this policy the words '**you**', '**your**' and '**yours**' refer to the person or persons showing in the schedule as the insured. The words '**we**', '**us**' and '**our**' mean Navigators and General Insurance Company Limited.

Definitions

Agreed Value: this is the amount shown in the schedule, which represents the value of **your Vessel** as declared by **you** and agreed by **us**.

Commencement and End: cover will commence at 0001 hours and end at 0000, unless otherwise agreed, on the dates shown in the schedule or renewal notice.

Europe: European Union member states as well as Croatia, Norway and Switzerland.

Excess: an amount to be deducted or collected in the event of any claim.

In Commission: when the **Vessel** is fitted out and ready for use.

Laid Up Out of Commission: when the **Vessel** is not fitted out and ready for use.

Loss or Damage: accidental damage caused by forcible, violent or external means.

Marina: a secure and sheltered mooring complex, providing controlled access to berths or pontoons. Excluding facilities with floating or temporary breakwaters.

Policy Documentation: policy schedule, endorsements, renewal notice and certificate of insurance (where issued).

Racing: any organised competitive events with a designated start and finish; speed tests or connected trials.

Terrorism: the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

Total Loss: the **Vessel** is irretrievably lost or destroyed. A constructive **total loss** is where the cost of replacement or repair exceeds the sum insured.

Underwater Gear: the **Vessel's** propulsion, stability and steering equipment that is under the water.

United Kingdom: England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.

Vessel: the **Vessel** described in the schedule including:

- her machinery and outboard motors not exceeding 10 hp unless otherwise shown in the schedule.
- tender(s) not exceeding 16 feet in length nor exceeding £2,000 in value unless otherwise shown in the schedule.
- gear and equipment that would normally be sold with the **Vessel**.

Section A

Accidental Damage Cover

1 What is covered:

We will pay you for **loss or damage** to your **Vessel** whilst it is:

- ashore or afloat.
 - **in commission**. This cover is provided for **you** or any person in control of the **Vessel** with **your** permission.
 - **laid up out of commission**.
 - being lifted, hauled out or launched.
- all in accordance with the limits and requirements shown within the **policy documentation**.

What you are not covered for:

- the **Excess** shown within the schedule except in the event of a **Total Loss**.
- loss of use of the **Vessel**.
- wear, tear, depreciation or gradual deterioration.
- **loss or damage** to consumable stores.
- **loss or damage** to a jet drive or propulsion unit, as a result of ingestion of an underwater or floating object.
- **loss or damage** to the **Vessel's** moorings.
- sails split by the wind or blown away.
- the cost of making good any defect in repair or maintenance, resulting from work carried out by any person employed by **you**.
- the cost of making good any fault or damage arising from any fault or error in design or construction.
- replacing, repairing or renewing a faulty part, faulty design, faulty construction or defective materials.
- **loss or damage** to tenders unless permanently marked with the name of the parent **Vessel**.
- theft of outboard motors attached to the **Vessel** or her tender(s) unless it is securely locked by an anti-theft device, which prevents retaining bolts/clamps being undone, in addition to its normal method of attachment.
- theft of outboard motors unless **you** have safely recorded the serial number.
- theft from the interior of the **Vessel** unless violence and force are used to break into the **Vessel** or place of storage.
- theft of fixed gear and equipment from the exterior of the **Vessel** unless violence or force are used.
- theft of the trailer, and any insured items attached to it, whilst unattended unless the trailer has been securely fastened by a wheel clamp or hitchlock.
- a reduction in the **Vessel's** market value following repair, or loss of value, warranty coverage or rating.
- **loss or damage** to electrical equipment unless directly caused by a sudden identifiable, unintended and unexpected occurrence at a specific time and place during the period of insurance.
- failure, fault or breakage of electrical equipment.
- **loss or damage** resulting from electrolysis, osmosis or like conditions.
- damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers.

Conditions which apply to Section A

- 1 We will pay the reasonable cost of repair for **loss or damage**. In the event of a **Total Loss** or constructive **Total Loss**, we will either pay the **Agreed Value** of the **Vessel** or provide a replacement **Vessel** of a similar age, size and type. Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of the **Vessel** is not the same as prior to the claim.
- 2 In no case will we pay for unrepaired damage in the event of a subsequent **Total Loss**.
- 3 In the event of **loss or damage** to the outboard motors we will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.
- 4 We will only make deductions for new replacing old in respect of sails, running rigging, protective covers, canopies, side screens, personal effects, unspecified tenders or items or parts that are no longer available or legally compliant. Subject to a maximum one third deduction.
- 5 If you choose not to repair or reinstate a loss, we will only pay you the depreciation in market value or the cost of reinstatement, whichever is the lesser figure.

2 Motors and Electrical Machinery

What is covered:

- **loss or damage** to motors, electrical machinery and equipment, batteries and their connections resulting from:
- sudden accidental incursion of water into the **Vessel**, directly caused by an identifiable and unexpected occurrence.
- frost, providing manufacturers recommendations have been followed.

What you are not covered for:

- gradual incursion of water into the **Vessel** as a result of the **Vessel** not being watertight.
- **loss or damage** resulting from water gradually escaping from any fixed appliance or pipe.

3 Underwater Gear

What is covered:

loss or damage arising from the **Vessel** striking an underwater or floating object.

The Excess that will apply to this cover:

- if the **Vessel** is being used in non-tidal waters the **Excess** amount shown within the schedule will apply.
- if the **Vessel** is being used in tidal waters the **Excess** will be double the amount shown within the schedule.

The maximum **Excess** that will apply is £750 unless otherwise stated within the schedule.

4 Loss or Damage to Personal Effects

What is covered:

loss or damage to personal items, that do not form part of the **Vessel's** inventory, while used in connection with the **Vessel** and whilst in transit between your home and the **Vessel**.

Up to an amount of 2% of the sum insured of the **Vessel**, minimum £500, maximum £2,500 unless otherwise stated in the schedule.

We will provide this cover for:

- you, your husband, wife or partner and children who permanently live in your normal home.

What you are not covered for:

- the **Excess** shown within the schedule.
- **loss or damage** unless the **Vessel** has lockable storage.
- theft from an unattended motor vehicle unless the vehicle was securely locked and the personal items hidden from view.
- damp, mould, mildew, vermin and moth.
- mechanical or electrical failure or breakdown.

- **loss or damage** to computer equipment or computer software, mobile phones, jewellery, furs, photographic equipment, works of art and spectacles.
- breakage of items of a fragile nature.
- loss of money, travellers cheques, credit or debit cards.
- **loss or damage** to water skis, water toys, fishing, diving and sports equipment whilst in use.
- wear, tear, depreciation or gradual deterioration.
- any one item in excess of £200 unless agreed in writing by us.

5 Preventing or Minimising a Loss

We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

6 Transit (applicable only where the Vessel does not exceed 30 feet or 9.14 metres in length)

loss or damage to the **Vessel** whilst in transit by road, rail, air or ferry within **Europe**, including loading and unloading.

What you are not covered for:

- scratching, denting, bruising and chafing.

7 Grounding

We will pay the reasonable costs of inspecting the **Vessel** following grounding, even if no damage is found.

8 Pollution Hazard

We will pay for **loss or damage** to the **Vessel** caused by a governmental authority, whilst trying to prevent or mitigate a pollution hazard resulting directly from **loss or damage** to your **Vessel**.

9 Single Handed Sailing

You are covered for single handed passages not exceeding 24 hours but not otherwise, providing the **Vessel** is suitably equipped. We would draw your attention to Conditions which apply to the whole of this policy (page 12)

10 Medical Expenses

We will pay necessary medical expenses incurred, following an accident, by you or any person on board the **Vessel** with your permission. The maximum amount payable for any one incident is £500. The policy **Excess** will not apply to this cover.

11 Marina Benefits

If a claim occurs whilst the **Vessel** is moored on a marina berth, we will not apply the **Excess** and your No Claims Bonus will not be affected, if applicable.

12 Personal Accident

What is covered:

Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability.

Benefits

1 Loss of Limb	£15,000
2 Loss of Sight	£15,000
3 Permanent Total Disablement	£15,000

The overall limit is £60,000 for any one accident or event.

If any one accident or event involves 6 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.

For persons aged under 16 or over 70 years at the time of the accident, the permanent disablement benefit will not apply.

Permanent Total Disablement means disablement, which prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

Definitions:

Loss of Limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of Sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Personal Accident means accidental bodily injury caused solely and directly by outward violent and visible means.

We will provide this cover for:

You and persons aboard the **Vessel** (including whilst embarking or disembarking) with **your** permission.

What you are not covered for:

- a disease, physical defect, illness or injury which existed prior to the accident.
- consequential loss of any kind.
- pregnancy.
- suicide and deliberate self-injury.
- being under the influence of drink, drugs or solvent abuse.
- wilful exposure to needless risk.
- death.
- disablement to any person employed by **you** in any capacity whatsoever.
- disablement to any person whilst the **Vessel** is being used for purposes other than private and pleasure.

Conditions:

in the event of a claim no payment will be made without appropriate medical certification which **you** must submit together with any information, evidence or receipts that **we** ask for. These must be obtained at **your** expense.

- where necessary, the claimant must agree to a medical examination. **We** will pay the cost.
- no claim will be payable under more than one benefit in respect of any one accident.

No Claims Bonus

(Applicable only if shown in the policy documentation)

Providing no claim has been submitted during the previous years' period of insurance, **you** will be entitled to the following discounts.

After year 1	5%
2 consecutive years	7.5%
3 consecutive years	10%
4 consecutive years	15%
5 consecutive years	20%

Section B

Liability to others

1 What is covered:

We will cover **your** legal liability, up to the limit stated within the schedule, to compensate other people if someone dies or is injured, or property is lost or damaged, as a result of **your** interest in the **Vessel**.

We will provide this cover for:

You and those in control of the **Vessel** with **your** permission.

What you are not covered for:

- liabilities whilst the **Vessel** is in transit by road.
- liabilities assumed under contract, incurred solely by an agreement entered into by **you**.
- accidents or illness to persons contracted by **you**, in any capacity whatsoever, in connection with the **Vessel**.

- liability to passengers or crew engaged in any underwater sport or activity, from the time of leaving the **Vessel** until safely within the **Vessel**.
- liabilities resulting from any accident whilst the **Vessel** is in the care, custody or control of any business, trade, profession or organisation.
- any activity involving persons being pulled by the **Vessel** and/or tender(s) unless **you** have written agreement from **us**.

2 Removal of Wreck

We will pay the reasonable costs of attempted or actual raising, removal or destruction of the wreck of the **Vessel** or any failure to do so, resulting from **loss or damage** covered by this insurance.

Endorsements

Only to apply where included in the schedule or you have written agreement from us.

Please note that endorsements form part of, and should be read in conjunction with, the policy **Documentation**. They are subject to:

- Conditions that apply to the whole of this policy.
- Exclusions that apply to all Sections of this policy.

a Get You Home Cover

We will pay the reasonable costs, whilst the **Vessel** is cruising Continental Waters, to allow the crew to return to the **United Kingdom** and for a delivery crew to return the **Vessel** to its Home Port, if it becomes necessary to terminate the voyage following:

- **loss or damage** to the **Vessel** covered by this policy, rendering the **Vessel** un-seaworthy until repairs have been carried out provided the **Vessel** will be out of use for a minimum of 7 days.
- illness or injury to anyone on board resulting in the **Vessel** having insufficient experienced crew provided it prevents that individual from sailing for a minimum of 7 days

The maximum amount payable for any one incident is £1,000.

b Protected Bonus

Your No Claims Bonus will not be reduced if you make a claim under this policy.

c Water Skiing

We will cover liabilities to and of water skiers and wakeboarders being pulled by the **Vessel**. The limit of the indemnity for this cover is £1,500,000.

d Racing Cover

What you are covered for:

- **loss or damage** whilst the **Vessel** is **Racing**.
- your legal liabilities whilst the **Vessel** is **Racing**.

What you are not covered for:

- double the **Excess** shown within the schedule.
- one-third of the total cost of replacing or repairing sails, masts, spars, fittings and standing and running rigging lost or damaged, but with no further deduction for new replacing old and no application of policy **Excess** to any part of any claim to which the one-third deduction applies.
- single handed racing

e Houseboat

The **Vessel** may be used as a permanent residence.

f Houseboat Contents

What is covered:

- **loss or damage** to household goods and personal effects.

We will provide this cover for:

- **you, your husband, wife or partner** and children who permanently live in **your** normal home.

What you are not covered for:

- the **Excess** shown within the schedule.
- **loss or damage** unless the **Vessel** has lockable storage.
- theft from an unattended motor vehicle unless the vehicle was securely locked and the personal items hidden from view.
- damp, mould, mildew, vermin and moth.
- mechanical or electrical failure or breakdown.
- **loss or damage** to computer equipment or computer software, mobile phones, jewellery, furs, works of art and spectacles.
- **loss or damage** to collections of stamps, coins or medals.
- breakage of items of a fragile nature.
- loss of money, travellers cheques, credit or debit cards.
- **loss or damage** to water skis, water toys, fishing, diving and sports equipment whilst in use.
- **loss or damage** to satellite dishes, radio and television aerials.
- wear, tear, depreciation or gradual deterioration.
- any one item in excess of £200 unless agreed in writing by **us**.
- animals.
- food and drink.
- motorised vehicles.
- deeds and documents.

g Jet Ski

What you are not insured for:

- **loss or damage** as a result of ingestion.
- loss, damage or liability if the driver is under the age of 16.
- theft unless from the **Vessel's marina** berth whilst locked to the **Vessel** or following forcible and violent entry to a locked building.
- loss, damage or liability when left afloat and unattended.
- loss, damage or liability unless the kill cord is in operation.

Conditions which apply to the whole of this policy

- 1 Everyone covered by this policy must follow the policy terms and conditions.
 - 2 This policy is non-transferable.
 - 3 Should the **Vessel** is sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.
 - 4 **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. 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.
 - 5 **You** must tell **us** if any of the information on which this insurance is based changes. Failure to do so may result in **your** insurance no longer being valid and claims not met. If in doubt about any change **you** should disclose it. If **your** policy is amended as a result of any change, **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.
 - 6 **You** must at all times exercise due care and diligence and do all **you** reasonably can to prevent **loss or damage** to **your Vessel**.
 - 7 Those in charge of the **Vessel** with **your** permission must have satisfied **you** of their competence, prior to **your** agreement.
 - 8 If any claim is covered by another insurance, **we** will not pay the claim.
 - 9 In no case will **we**, under any section, pay more than the sum insured shown against that item in the schedule.
 - 10 If a claim is fraudulent or false in any way, **we** will not make any payment and the policy will be void. There will be no refund of premium.
 - 11 In the event of a claim under more than one section of this policy, the highest **Excess** will apply.
 - 12 No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.
 - 13 If **you** pay the premium to **us** using our Direct Debit instalment scheme **we** will have the right (which **we** may not use) 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, as long as **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 detailed on page 3 and page 12, condition 16 of the policy.
 - 14 If **you** have elected to pay **your** policy annually, but failed to pay **your** premium:
 - **we** may refuse **your** claim or take the balance of any outstanding premium due to **us** from any claim payment **we** make to **you**. This may mean that **we** fulfil **our** obligations to any claim against **your** policy by a third party, but seek full recovery of any sum made under **your** policy, directly from **you**. This may include the instruction of solicitors or other recovery agents; and
 - **we** may cancel **your** policy by sending **you** seven days' written notice to **your** last known address. This does not affect **our** right to collect any outstanding premium from **you**.
- If **you** have elected to pay **your** policy monthly, but **you** have defaulted on a monthly payment, **we** further reserve the right to cancel **your** policy in the event that there is a default in instalment payments due under any associated Consumer Credit Agreement. However, **we** will send a letter to **your** last known address and give **you** 14 days' notice to pay the premium. If **you** fail to pay or choose to cancel **your** policy, **your** refund will be used to pay any sums due under any associated Consumer Credit Agreement.
- 15 Where an amount is given within this policy and the currency shown on the schedule is other than Sterling (£), the equivalent currency amount will apply.
 - 16 This insurance may be cancelled by **us** at any time subject to 30 days notice to **you** 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.

Exclusions which apply to the whole of this policy

We will not pay for any claims arising from:

- 1 war, invasion, civil war, conflict or commotion.
- 2 **terrorism**.
- 3 any chemical, biological, bio-chemical or electromagnetic weapon.
- 4 ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment.
- 5 wilful misconduct or acts of recklessness by **you** or other persons in control of the **Vessel** including, but not limited to, conduct when under the influence of alcohol or drugs.
- 6 any accident or incident that occurs outside the period of insurance.
- 7 the **Vessel** operating outside the cruising range shown in the schedule, unless **you** have written agreement from **us**.
- 8 hire, charter, reward or any other commercial activity, unless **you** have written agreement from **us**.
- 9 the **Vessel** being stranded, sunk, swamped or breaking adrift whilst unattended except on a recognised mooring or anchorage.
- 10 **loss damage** or liabilities whilst **Racing** unless this is included in the schedule or **you** have written agreement from **us**.
- 11 loss, damage or liabilities whilst the **Vessel** is being used single-handedly for a period exceeding 24 hours.
- 12 **your** failure to maintain the **Vessel** in a seaworthy condition or in the case of a trailer, roadworthy condition.
- 13 capture, seizure, arrest, restraint or detainment.
- 14 pollution or contamination unless directly caused by a sudden identifiable, unintended and unexpected incident occurring entirely at a specific time and place during the period of insurance.
- 15 loss, damage or liability resulting from deception by **you**.
- 16 fines, penalties or punitive damages.
- 17 malicious computer codes.
- 18 the failure of a computer chip or computer software to recognise a true calendar date.

19 the **Vessel** undertaking towage or salvage services under a pre-arranged contract. However, the **Vessel** may assist or tow **vessels** in distress.

20 loss, damage or liability in respect of fire or explosion where the **Vessel** and/or tender is fitted with inboard machinery and the maximum design speed exceeds 20m.p.h or 17 knots unless it is equipped with automatic fire extinguishing apparatus in the engine compartment.

Conditions Relating to all Accidents and Claims

- 1 When **you** contact **us** about a claim on **01273 863450**, **you** will need to tell **us**:
 - **your** name and address.
 - the place where the **loss** or **damage** occurred.
 - what caused the **loss** or **damage**.
 - telephone numbers and/or address. Including witnesses and third parties, where known.
- 2 **You** must tell **us** immediately about any accidents, claims or legal proceedings in connection with this policy, and give **us** all the information and help **we** may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made. **You** must send any writ, summons or comparable foreign documentation to **us** immediately it is received. **We** will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.
- 3 **You** must report any loss, theft, attempted theft or malicious damage to the police immediately.
- 4 **We** will pay reasonable costs incurred by **you** in respect of official inquiries and/or coroners' inquests. **We** will also pay reasonable costs incurred by **you**, subject to **our** prior approval, for settling or defending any claim.
- 5 **We** retain the option to decide where the repairs are carried out and may require a number of quotations.

Our complaints procedure

We value the opportunity to investigate concerns you may have about our service. We are committed to handling complaints fairly, thoroughly and promptly.

In the first instance, if you have a complaint about your policy or claim, you should contact the insurance advisor acting for you, or you can contact us directly.

If your complaint is about:

- your policy, please call us on 01273 863400
- a claim, please call us on 01273 863450

Or if you prefer, you may write to us. The address to use is:

PO Box 848
Brighton
BN1 3GQ

You may contact The Financial Ombudsman Service (FOS) at any stage of your complaint. Your legal rights will not be affected.

Next steps if you are not happy with the response provided.

We are dedicated to our customers and seek to do what is right, however, sometimes we may not be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response to your complaint, we will refer your complaint to our Customer Relations Team for a separate review. The Customer Relations Team will contact you to let you know they have received your complaint and when their review is complete, they will provide you with a final response on behalf of Zurich. The Customer Relations Team contact details are as follows:

The Zurich Centre
3000a Parkway
Whiteley
Fareham
Hampshire
PO15 7JY

You can telephone on: 0845 850 6559

Or e-mail: customer_relationsukgi@uk.zurich.com

The Financial Ombudsman Service (FOS).

If we are unable to resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FOS to formally review your case. You must contact the FOS within six months of our final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on: 0845 080 1800

Or e-mail: complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect your legal rights.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Compulsory Insurance is covered in full. Non-compulsory insurance is protected in full for the first £2,000 and then 90% of any amount above £2,000. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0207 892 7300.

Navigators and General Insurance Company Limited.

Underwritten and administered by Navigators & General Insurance Company Limited.
Registered in England & Wales NO 173444. Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham,
Hants PO15 7JZ. Authorised and regulated by the Financial Services Authority.

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 recorded or monitored to improve our services and for security and regulatory purposes