

## **Your Navigators & General Commercial Craft Policy; a summary of cover**

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators and General Commercial Craft Policy. The full terms, conditions or exclusions are shown in the policy document which is available upon request.

The Navigators and General, Commercial Craft Policy is designed to run for 12 months renewable annually and specifically to provide specialist cover and protection for Commercial Craft. It is split into 2 separate sections:

### **Section A – Loss or damage**

The vessel her gear and equipment are covered subject to policy exclusions against loss or damage arising from:

- External accidental means
- Forcible removal of gear from the exterior of the vessel
- Theft
- Grounding
- Malicious acts & vandalism
- Sudden accidental incursion of water
- Fire & explosion
- Latent defects
- Negligence

Whilst:

- In use, as specifically agreed
- In transit by road if specifically agreed
- Afloat on moorings, as specifically agreed
- Ashore

In addition

- Any salvage or wreck removal fees connected with insured risks
- Law costs, incurred with our consent in defending claims

### **Section B – Claims made against you by your Passengers or Third Parties**

We will indemnify (protect) you up to the amount stated in your Schedule for such claims.

### **Main Policy Exclusions (Page 2 No Claims Section A & B)**

- Any claim caused by war, terrorism, strikes, riots, civil strife or commotion.
- Nuclear or Radioactive Contamination.
- Wear, tear, gradual deterioration and breakdown.
- Consumable stores, the vessel's own moorings, fishing gear, or cargo.
- Sails, covers and canopies split or blown away by the wind.
- Persons contracted in any way to work on the craft (the policy does not include employers liability).
- Damage to mast, spars and sails whilst racing unless specifically extended.

## **General information**

### **How much must I pay if I have a claim?**

A policy excess applies to the policy please refer to your policy schedule and the relevant section.

### **Our complaints procedure**

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

### **Who to contact in the first instance**

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

### **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](mailto:complaint.info@financial-ombudsman.org.uk)

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

### **How to make a claim**

You may contact us about a claim on 01273 863450

### **Can I receive compensation if Zurich cannot meet its obligations to me?**

Zurich Insurance plc is 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. This insurance is protected in full for the first £2000 and then 90% of the remainder of the claim.

Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on 020 7892 7300.

### **Can I cancel the policy at any other time?**

You have the right to cancel the policy at any time by telling us or your insurance advisor, either in writing or over the phone using the contact details set out in your covering letter.

## **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.

## **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.

If you would like to request a policy document, please call us on 01273 863400 and we will arrange for this to be sent to you.

## **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.



## **Navigators and General**

PO Box 848, Brighton BN1 3GQ. Tel 01273 863400. Fax 01273 863401.  
www.navandgen.com. e-mail: enquiries@navandgen.co.uk.

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