

Yacht and Motor Boat – Prestige Summary of Cover



Important – you should read this

What cover do I have?

Your Yacht and Motor Boat Policy – Prestige will cover you for any damage to your vessel (sustained in an accident, by malicious damage, fire, theft or attempted theft). In addition, if you are involved in an accident you are covered for any damage you cause to property of other people or for any injuries they sustain.

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.

How long is it for?

Your policy cover will normally run for 12 months unless you or we choose to cancel.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators & General Yacht and Motor Boat – Prestige Policy. The full terms, conditions and exclusions are shown in the policy document.

Features and Benefits	Exclusions or Limitations	Policy Page
Loss or damage to your vessel by fire, theft, accident or malicious damage	Please refer to "What you are not covered for"	Page 5
Motors and Electrical Machinery	Where your vessel is less than 5 years old	Page 6
Personal Effects automatically covered	Up to £5,000	Page 6
The cost of preventing or minimising a loss covered by the policy, including salvage		Page 7
Medical Expenses	Up to £1,000	Page 7
Marina Benefits – no excess will apply	Whilst your vessel is moored in a marina	Page 7
Personal Accident	Up to £60,000	Page 7
Emergency Assistance	Up to £50,000	Page 8
Uninsured Owner or Operator	Up to £150,000	Page 8
Loss of Use	Up to £2,500	Page 8
Valuables	Up to £50,000	Page 8
Automatic cover for charter	Skipper charter only	Page 8
Cover for mopeds and motorcycles	Whilst on board the vessel	Page 9
Premium Rebate of 5%	If the policy is renewed and claims do not exceed 15% of the premium	Page 9
Employers' liability	Please refer to Exclusions applicable to Employers' Liability	Page 9
Liability to others	Minimum £3,000,000	Page 12
Concierge Service		Page 15

Important policy conditions

You must:

Disclose any material facts;

Exercise due care and diligence and do all you reasonably can to prevent loss or damage to your vessel.

Excess

In most cases a policy excess will apply. These are detailed in the quotation and policy schedule.

You may contact us on the following number **01273 86450** or through your insurance intermediary.

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

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 Navigators and General 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 or by contacting the FSCS directly on **020 7892 7300**.

If I take out cover but then change my mind can I get my premium refunded?

If you cancel your policy within 14 days of receiving it (or for renewals, within 14 days of your policy renewal date), we will 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). If you cancel your policy after this period, we will give you a refund in proportion to the time left until your current period of insurance is due to expire.

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.

Can the Company cancel the policy at any other time?

We may cancel the policy by sending you seven days' written notice to your last known address.

Important notes

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. Cover is shown in your copy of our policy wording plus additional or excluded cover is endorsed on the reverse of your policy schedule.

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.

Navigators and General

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Navigators and General is a trading name of Zurich Insurance plc.
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UK Branch registered in England and Wales Registration No. BR7985.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes. 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.

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