

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the  Zurich Insurance Group

Company: Navigators & General

Product: Prestige Yacht and Motorboat Policy

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This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides cover for your vessel and tender, outboard motors, gear and equipment, fixtures and fittings and auxiliary craft (such as jet-skis and personal water craft). It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property.



What is insured?

Cover for your vessel

- ✓ Loss or damage, including accidental damage.
- ✓ Repair or replacement up to the agreed sum insured in your schedule.
- ✓ We will pay the agreed value or replace the vessel after a total loss.
- ✓ Loss or damage whilst in transit by road by a professional haulier.
- ✓ Tenders are automatically covered, including whilst used independently from the vessel.
- ✓ Recovery of the vessel following a loss.
- ✓ Inspection of the vessel following a grounding, even if no damage is found.
- ✓ Includes skipper or crewed charter use.
- ✓ No excess applies to a claim whilst the vessel is moored on a marina berth.

Cover for you

- ✓ Personal effects (up to £20,000 unless otherwise specified).
- ✓ Valuables (up to £50,000).
- ✓ Your legal liability – third party cover to others, their vessels or property (£5,000,000).
- ✓ Rescue and evacuation – following an emergency (£150,000).
- ✓ Repatriation/temporary accommodation (£25,000).
- ✓ Non-emergency assistance (£50,000).
- ✓ Personal accident – whilst aboard your vessel (£150,000).
- ✓ Medical expenses – following an accident on board (£5,000).
- ✓ Skipper and/or crew replacement costs (£10,000).

Optional additional covers if selected

- Employers' liability, for persons employed by you in connection with the vessel.
- Machinery damage.
- War or terrorism.
- Temporary substitute yacht, for hire of a replacement vessel following a claim.
- Liability for towing of water toys.



What is not insured?

Cover excludes

- ✗ Loss or damage caused by the vessel being in an unseaworthy condition.
- ✗ Wear, tear, depreciation or gradual deterioration.
- ✗ Loss or damage to fuel.
- ✗ Mechanical or electrical breakdown.
- ✗ Loss, damage or liability whilst racing.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ The vessel whilst used for hire, charter, reward or any other commercial activity (other than skipper/crewed charter).
- ✗ Wilful misconduct or recklessness by an insured person (including whilst under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.

Limits which apply

- ! Personal effects single item limit £1,000 (unless specified).
- ! Tenders up to £35,000 in value, not exceeding 25' in length (unless specified).
- ! Personal accident – £25,000 per benefit.



Where am I covered?

- ✓ As per the cruising range shown in the schedule.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of mooring or cruising range, vessel modification).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

You will be offered payment options – e.g. payment in full at time of purchase or by an instalment plan.

Credit is subject to status.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will charge you for the days we have been on cover (applying a minimum premium of £50 plus insurance premium tax). There will be no refund if your vessel is a total loss.

After 14 days we will refund the premium paid less a charge for the days we have been on cover. If cancelled within the first year we will also apply an administration charge of £50. There will be no refund if a claim has been made.

Refer to policy conditions for full details of cancellation terms.

Navigators & General – Brighton

PO Box 3707, SN4 4AX Tel 01273 863400 Fax 01273 863401
email enquiries@navandgen.co.uk www.navandgen.co.uk

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UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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