

Marine Combined Insurance Product Information Document


NAVIGATORS & GENERAL

A Member of the Zurich Insurance Group

Company: Navigators & General

Product: Marine Combined Policy

Navigators and General is a trading name of Zurich Insurance Company Ltd. Our firm reference number is 959113.

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 marine trade businesses. It covers loss or damage to your buildings, contents, stock, business interruption, money, goods in transit, your vessels (including machinery, gear and equipment), as well as your liability to third parties or employees in connection with your marine business, defective title of vessels, terrorism and legal expenses. The policy has optional sections allowing you to select which covers are required.

Important: What is and is not insured, cover restrictions and where you are covered will vary depending on the sections of cover which apply. Your policy schedule will set out the sections insured, the agreed activities and any specific limitations.



What is insured?

Depending on the options agreed, the following sections of cover may apply to your policy:

A – Material damage

- ✓ Loss or damage including accidental damage to your buildings, contents, stock and other items described in your schedule.
- ✓ Employees', directors' and visitors' personal effects up to £500 any one person.
- ✓ Money and stamps up to £500.
- ✓ Reproducing computer systems records up to £10,000.
- ✓ Capital additions for newly acquired buildings and contents in the UK, and for alterations/additions up to 10% of the sum insured or if less, £500,000.
- ✓ Customers' goods you have accepted responsibility for.
- ✓ Fire extinguishment expenses after an insured event.
- ✓ Landscaped garden expenses after an insured event up to £10,000 or if less, 10% of sum insured.
- ✓ Metered water after an insured event up to £10,000 or if less, 10% of sum insured.
- ✓ Trace and access costs after escape of water or fuel oil up to £10,000 or if less, 10% of sum insured.
- ✓ Unauthorised use of electricity, gas or water up to £10,000 or if less, 10% of sum insured.

B (1 to 3) – Business interruption and book debts

- ✓ Loss of commercial business income and increase in costs of working after an insured event.

Optional covers:

- Denial of access up to the specified limit with a maximum indemnity period of 3 months.
- Public utilities up to the specified limit with a maximum indemnity period of 12 months.

C – Money

- ✓ Loss, destruction or damage to business money up to the sum insured.
- ✓ Personal accident benefits for bodily injury incurred due to malicious attack during theft of money up to £10,000.

D – Goods in transit

- ✓ Loss or damage to property in transit in either own vehicles or carried by a third party.
- ✓ Tarpaulin sheets and ropes.
- ✓ Personal effects up to £250.



What is not insured?

Depending on the options agreed, the following section exclusions may apply to your policy:

A – Material damage, and

B (1 to 3) – Business interruption and book debts

- ✗ Inherent vice, latent defect, gradual deterioration, wear and tear, change in water table level, faulty or defective design, materials or workmanship, operational error or omission or bursting by steam pressure.
- ✗ Corrosion, rust, wet or dry rot, shrinkage, evaporation, loss of weight, dampness, dryness, marring, scratching, vermin or insect, change in temperature, colour, flavour, texture or finish.
- ✗ Joint leakage, failure of welds, cracking, fracturing, collapse or overheating of boilers, economisers, super heaters, pressure vessels or any range of steam and feed piping, mechanical or electrical breakdown or derangement or deliberate act of a supply undertaking.
- ✗ Theft not involving breaking into or out of the buildings of the premises by forcible and violent means.
- ✗ Pollution or contamination.
- ✗ Subsidence, ground heave or landslip, or damage to a building or structure caused by its own collapse or cracking.
- ✗ Fraud or dishonesty, disappearance, unexplained or inventory shortage, misfiling or misplacing of information or erasure, loss, distortion or corruption of information.
- ✗ Property in the open or in transit.
- ✗ Any process involving the application of heat.
- ✗ Freezing, escape of water or malicious damage in a building which is empty or not in use for more than 30 days.
- ✗ Valuables, motor vehicles, caravans, trailers, water craft or aircraft piers, jetties, bridges, culverts or excavations or livestock.
- ✗ Property in course of demolition or alteration.
- ✗ Damage to land in excess of £25,000.
- ✗ Any property more specifically insured.

C – Money

- ✗ Loss of money in excess of £100 from any unattended vehicle or £250 from any amusement or vending machine.
- ✗ Loss of money due to fraud or dishonesty within 14 days or due to clerical or accounting errors.

D – Goods in transit

- ✗ Depreciation, delay, inadequate documentation, consequential loss, wear and tear, breakdown of refrigeration, defective packing, mildew, vermin or contamination.
- ✗ Explosives or other dangerous goods.
- ✗ Livestock, money and valuables.
- ✗ Loss from a soft or open topped, open sided or curtain sided vehicle or trailer caused by theft or storm.
- ✗ Containers, trailers or demountable vans.

E – Specified items ‘all risks’

- ✓ Loss or damage to specified items away from or in own premises.

F – Employers’ liability

- ✓ Legal liability as an employer for bodily injury and disease sustained by any employees (under a UK contract) during their work up to £10 million.
- ✓ Temporary work overseas.
- ✓ Indemnity to directors, employees and principal.
- ✓ Public relations expenses.
- ✓ Costs for representation at Coroner’s Inquest or defence in any Court of Summary Jurisdiction.
- ✓ Additional activities - canteen, social, sports and welfare organisations and fire, ambulance and security services.
- ✓ Unsatisfied court judgments.
- ✓ Court attendance up to £250 per day.

G – Public and products liability

- ✓ Legal liability to third parties for accidental death or bodily injury or accidental property damage.
- ✓ Legal liability for accidental obstruction, trespass, nuisance or interference with pedestrian, road, rail, air or waterborne traffic.
- ✓ Costs for representation at Coroner’s Inquest or defence in any Court of Summary Jurisdiction.
- ✓ Indemnity to directors, employees and principal.
- ✓ Personal liability overseas.
- ✓ Libel and slander up to £250,000.
- ✓ Cross-liabilities.
- ✓ Contingent motor liability.
- ✓ Data protection legislation up to £1 million.
- ✓ Court attendance up to £250 per day.

H – Marine hull

- ✓ Loss or damage to your vessel and equipment, including accidental damage.
- ✓ Repair or replacement up to the agreed sum insured (or the market value for outboard motors or unspecified boats).
- ✓ Permitted use as agreed and stated in your schedule.
- ✓ Inspection of the vessel following a grounding.
- ✓ Loss or damage to the vessel caused by a government authority acting to prevent or mitigate a pollution hazard, resulting from insured damage to the vessel.
- ✓ Sistership clause – you have the same rights under this policy should your vessel be in collision with or receive salvage from another vessel belonging to you or under the same management.

I – Defective title of vessels

- ✓ Covers financial loss if you purchase or sell a vessel or if you act as agent in the sale of a vessel, where it transpires that there is not good title to the vessel at the time of the transaction.

J – Terrorism

- ✓ Covers damage caused by acts of terrorism where the material damage, money, goods in transit or specified items ‘all risks’ sections are operative and consequential loss caused by acts of terrorism where the business interruption section is operative.

Legal expenses

For details of the Legal expenses cover underwritten by DAS Legal Expenses Insurance Company Limited, please see the separate Insurance Product Information Document.

E – Specified items ‘all risks’

- ✗ Wear and tear, moth, vermin, any process of heating, drying, cleaning, dyeing, alteration or repair.
- ✗ Depreciation or mechanical or electrical breakdown.
- ✗ Committed or connived acts of employee dishonesty.
- ✗ Scratching or bruising of furniture or household goods.
- ✗ Money, contracts or other documents, business books or manuscripts or computer records.
- ✗ Loss of any liquid by leakage from its receptacle.
- ✗ Confiscation by Customs or other authorities.
- ✗ Portable electronic equipment in vehicles unless out of sight and locked.

F – Employers’ liability

- ✗ Terrorism in excess of £5 million.
- ✗ Work offshore.
- ✗ Liability for which compulsory motor insurance is required under road traffic legislation.

G – Public and products liability

- ✗ Terrorism in excess of £5 million or if less, the section limit.
- ✗ Property held in trust or property being worked on.
- ✗ Liquidated damages, fines or penalties.
- ✗ Liability for which compulsory motor insurance is required under road traffic legislation.
- ✗ Aircraft products, vessels or craft.
- ✗ Asbestos, pollution or contamination.
- ✗ Cyber liability.

H – Marine hull

- ✗ The vessel being in an unseaworthy condition, wear, tear, depreciation or gradual deterioration.
- ✗ Theft of the vessel, machinery or its equipment unless caused by forcible means, or theft of outboard motor or trailer if not fitted with an anti-theft device.
- ✗ Consumable stores, own moorings, fishing gear or cargo.
- ✗ Failure or breakdown of machinery, or jet drives or propulsion units ingesting an underwater or floating object.
- ✗ Machinery due to gradual incursion of water unless following an impact, gradual escape of water from any fixed pipe appliance or pipe or frost damage unless the manufacturer’s recommendations have been complied with.
- ✗ Fire or explosion, if the vessel’s maximum designed speed exceeds 17 knots and is fitted with inboard machinery with no automatic fire extinguishing equipment in the engine compartment.

I – Defective title of vessels

- ✗ Any claim where you have not obtained documents for any sale or details of any finance agreement or kept accurate written records.

J – Terrorism

- ✗ Riot, civil commotion, war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection or military or usurped power.
- ✗ Any computer system or any alteration, modification, distortion, erasure or corruption of data.

Applicable to more than one section

- ✗ Communicable diseases.
- ✗ Date related performance and functionality.
- ✗ Virus, hacking and denial of service attack.
- ✗ Riot, strike or civil commotion outside of Great Britain, the Channel Islands and the Isle of Man.
- ✗ Northern Ireland civil commotion.
- ✗ Nuclear and war risks, government or public authority order and sonic bangs.
- ✗ Terrorism (other than provided by the employers’ liability, public and products liability or terrorism sections, if operative).



Are there any restrictions on cover?

The restrictions on cover will vary depending on which options are insured.

- ! You will have to pay the first amount of any claim (known as 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.
- ! Relevant to material damage: You must maintain all firebreak doors/shutters in efficient working order and have fire extinguishing appliances maintained under an annual service contract with approved suppliers.
- ! Relevant to money: Accompaniment conditions apply for amounts exceeding £3,000.
- ! Relevant to public and products liability: We will not pay for third party damage resulting from the use of heat unless you have complied with the precautions shown in the policy documentation.



Where am I covered?

The geographical limitations of cover will vary depending on which options are insured.

- ✓ Material damage, business interruption, money, employers' liability, public liability, defective title within the UK, the Channel Islands and the Isle of Man.
- ✓ Specified items 'all risks' and marine hull within the territorial limits stated in your schedule.
- ✓ Products liability in respect of products supplied in or from the UK, the Channel Islands and the Isle of Man.
- ✓ Terrorism within England, Wales and Scotland.



What are my obligations?

It is your responsibility to

- Make a fair presentation of the risk by disclosing all information in a clear, accessible and accurate manner.
- Tell us if your information is wrong or changes (e.g. change of business activities, use, occupancy of a building, mooring or cruising range, change to vessel or a 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.
- Preserve any damaged or defective property which may be required as evidence for a claim.
- Not admit liability or settle any claim from a third party without our consent.
- 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 you do not provide the correct information.



When and how do I pay?

Please contact us or your insurance broker for payment options.



When does the cover start and end?

Cover can commence once you have accepted our terms and agreed to pay the premium. Standard policy term is 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?

If you need to cancel this policy, please contact us or your insurance broker. We may cancel this policy by giving you 14 days' notice.

Refer to policy conditions for details of all cancellation terms.

Navigators & General – Brighton

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