

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the  Zurich Insurance Group

Company: Navigators & General

Product: Marine Third Party Liability 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 third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property, whilst launching or navigating your own vessel or in charge of another vessel.



What is insured?

- ✓ Your legal liability – third party cover to others, their vessels or property (£3,000,000).
- ✓ Legal costs associated with defence against a valid claim.
- ✓ Pollution related clean up costs.
- ✓ Removal of wreck costs (£15,000).
- ✓ Cover for others using your vessel with your permission.

Optional additional covers if selected

- Water skiing/wakeboarding extension – liability to and of water skiers and wakeboarders being pulled by your vessel (£1,500,000).



What is not insured?

Cover excludes

- ✗ Loss or damage to your vessel or any vessel you are in charge of.
- ✗ Your failure to maintain your vessel in a seaworthy condition.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ Liability while in transit by road.
- ✗ Liability while racing.
- ✗ Any commercial activity.
- ✗ Wilful misconduct or recklessness by you or other persons in control of the vessel (including whilst under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! We will not pay more than the limits shown in your schedule and policy.

The policy does not provide cover for

- ! Vessels constructed of ferro cement.
- ! Vessels over 60' in length or narrowboats over 75' in length.
- ! Jetskis, jetscooters or personal watercraft.
- ! Vessels of amateur construction or a conversion.
- ! Static houseboats.
- ! Vessels with a maximum design speed of over 45 knots.
- ! Vessels built before 1950.



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.
- 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.
- 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 can make payment in full at time of purchase by credit or debit card.



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.

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 £25 plus insurance premium tax).

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 £25. There will be no refund if a claim has been made.

Refer to policy conditions for full details of cancellation terms.

Navigators & General – Brighton

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