



# Relax, we've got you covered

**Rivers, Canals and Broads policy breakdown  
cover from River Canal Rescue**





For many years, motorists have had the security of inclusive breakdown cover when they insure their vehicles. Unfortunately the boating fraternity have never had the same luxury, **until now.**

## River Canal Rescue

Navigators & General (N&G) have teamed up with the only dedicated waterways breakdown service, River Canal Rescue (RCR), to offer inclusive membership as standard with their Rivers, Canals and Broads policy.

RCR has a reputation for providing its members with a quality service backed up by a 24-hour, 365 days a year operation. They are equipped with the most up-to-date mapping technology and tools to deliver a fast and efficient breakdown and recovery service, ensuring policyholders complete peace of mind when they are on the water.



## Key benefits of your inclusive membership

- Nationwide breakdown assistance and recovery
- 24-hour practical and technical telephone assistance.
- Crisis coordination and message relay service.
- Home start and provision pick-up service.

This cover is a pay-on-use system.

- £45 per callout

## Get more from your cover

As well as **membership** which comes inclusive with your policy, RCR also offer policyholders the option to upgrade their cover.

**This has the added bonus of no call out charges:**

### Insurance Cover Upgrade: £60 per year:

- Breakdown assistance (for registered user)
- Up to two call outs in any 1 year
- Homestart (cover at home marina)
- Pay on Use Recovery
- Waterways Mapping App for smart phone

*Additional callouts or callouts for other users charged at £45 per attendance*

### Replacement Parts Cover (RPC) £60

RCR offer Replacement Part Cover protection for your engine components when they fail due to mechanical breakdown, covering the cost of replacement of the 'Specified part' and associated labour up to £1000 each claim.

Covers: Gearbox, driveplate, starter, Alternator, Fuel pumps, Water Pumps (engine only), Engine Mounts, Couplings inc Python drive and Aqua drive.

### Discount on all full RCR membership levels for new and current members:

**Gold inc RPC:** £208 (RRP £240)

**Silver inc RPC:** £156 (RRP £180)

**Bronze inc RPC:** £130 (RRP £150)

## What to do if you break down

If your vessel breaks down call the 24-hour RCR control centre on:

- Freephone **0800 0718021** or
- Landline **01785 248793**

Please have the following information available when you phone:

- Your name and N&G policy number.
- The phone number (including the dialling code) you are calling from.
- The location of your vessel, including the name of river, canal and landmarks.

The control centre will keep you up to date with any relevant information and the estimated time of arrival of the engineer. If the engineer cannot resolve the problem, they will organise to tow the vessel to the nearest marina or safe haven.

## RCR Incident Care

RCR Incident Care will assist with any accident related problems, and as approved repairers for N&G are available 24/7 to assist with claims that arise out of hours.

**0115 8159396**

If you are in immediate danger of sinking or personal injury, **call the emergency services on 999 first.**

For further information or to upgrade your membership call **01785 785680** or visit **[www.rivercanalrescue.co.uk](http://www.rivercanalrescue.co.uk)**

## Terms and conditions

Unless we have agreed otherwise with you, in writing, English law governs this membership.

'Breakdown' – any engine-related, mechanical or electrical breakdown (failures and breakages), or damage (not including hull) which results in you not being able to sail your vessel.

**Pay on use** cover under this policy is charged at £45 per call out and will include an engineer's attendance for up to two hours; additional time can be allocated based on availability of RCR engineers.

We do not repair any domestic appliances, electrics or plumbing.

When a contractor attends on behalf of RCR and the fault is diagnosed as terminal or requires 'extensive work', your membership will cover the call out charge and first hour of labour. A private agreement between you and the contractor will then take over.

There is no minimum call out time – however, we aim to assist within 4 hours.

Recovery to marina must be within a maximum of 2 hours journey time and is dependent on the availability of RCR staff. Charged per hour.

We are not obliged to answer call outs if the vessel is on a tidal river unless you are safely moored and accessible.\*

We can refuse to supply services if – in our reasonable opinion – the vessel is in such a condition or position that the health and safety of our staff or sub-contractors is endangered.

You must take all reasonable steps to prevent a breakdown and your vessel must not be sailed in a dangerous condition or until all recommended repairs have been carried out.

You must keep your vessel properly maintained and serviced.

### General exclusions

You (and not us) will be responsible for the cost of:

- Recovery of the vessel by road.
- Recovering the vessel and crew, if the vessel could have been repaired within a reasonable period of time at or near to the place of the breakdown.
- Any parts, components or materials used to repair the vessel.
- The attendance cost of a locksmith.
- Cost of a diver, crane or slipway hire.
- Cost of towing or repairs for severe damage to the rudder/skeg from hitting underwater obstacles.
- Clearing fouled propellers – where access cannot be gained.
- Repairs to bow thrusters.
- Repairs due to taking on water or hull breach.

\*Running out of fuel will incur a surcharge.

Please see [www.rivercanalrescue.co.uk](http://www.rivercanalrescue.co.uk) for the full terms and conditions.

Navigators & General have teamed up with River Canal Rescue to offer inclusive breakdown cover as standard with their Rivers, Canals and Broads policy. River Canal Rescue also offer policyholders the chance to upgrade their cover at a reduced rate. Further information is in this leaflet.

To find out more to upgrade your membership simply call **01785 785680** or visit **[www.rivercanalrescue.co.uk](http://www.rivercanalrescue.co.uk)**

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