

Notice to policyholder

Small Craft

We have made a number of changes to your Small Craft policy, enhancing existing cover and adding a number of new covers to your policy.

We have listed the key changes and where you can find them in your policy booklet below. Please refer to the new policy document enclosed with your renewal documentation for full details, and please do check that the cover still meets your needs.

If you have any questions about your new policy please feel free to contact us.

We have added the following

- Cover for craft being left temporarily on moorings during the summer – Page 23. Craft allowed to be kept on marina berths permanently and on recognised moorings during the summer for a period not exceeding 28 days
- Rescue and Evacuation cover, including £100 donation to a charity who rescues you – Page 15. We will pay up to £25,000 for search, rescue and/or evacuation costs. We will also donate £100 in your name to a registered charity if they rescue you
- Pet vet fees – Page 18. We will pay up to £500 if your pet is injured whilst on board your craft
- Marina Benefits – Page 15. Your policy excess will not be deducted if a claim occurs whilst your vessel is moored or ashore in a marina
- Key Cover – Page 15. We will pay up to £500 for stolen or damaged keys
- Medical Expenses cover – Page 15. We will pay up to £1,000 medical expenses following an accident on board your craft
- Race fee reimbursement – Page 16. We will pay up to £150 to reimburse you for lost race fees if damage to your craft results in you not being able to attend
- Excess collision waiver – Page 16. We will not deduct the policy excess for claims resulting from a collision, where we agree that you were not at fault
- Innocent Boater – Page 19. We will pay up to £15,000 for bodily injury that you are legally entitled to recover from an uninsured or unidentified third party
- Mast and Sails damaged at an event – Page 16. Authorisation to immediately replace mast, spars and sails damaged at a major regatta.

We have increased the limits on the following

- Liability cover – See policy schedule. Increased from £3 million to £5 million
- Personal Accident – Page 17. Increased from £60,000 to £100,000
- Personal Effects – Page 15. Single article limit increased from £200 to £250.

We have removed the following

- Age deductions for replacement sails and canopies
- Requirement to mark the tender with the name of the parent craft
- Requirement to retain the outboard motor serial number.

We have modified the following

- Losses caused by wear and tear – Page 13. We will pay for loss or damage resulting from wear and tear, providing the craft is less than 3 years old, or if the craft is over 3 years old and you are able to provide evidence that the craft has been maintained appropriately.

We have added the following exclusions

- Loss or damage caused by loss of control where a kill cord is fitted but not used – Page 13. We will not pay claims for loss or damage to the craft caused by loss of control, where a kill cord is fitted but has not been used.

Navigators & General – Brighton

PO Box 3707, SN4 4AX Tel 01273 863400 Fax 01273 863401

email enquiries@navandgen.co.uk www.navandgen.co.uk

Navigators and General is a trading name of Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

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

Zurich Insurance plc is authorised by Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available on request. Our FCA Firm Reference Number is 203093.

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

© Copyright – Zurich Insurance plc 2019. All rights reserved. Reproduction, adaptation, or translation without prior written permission is prohibited except as allowed under copyright laws.