

Your passion, our business.



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

# Insuring small craft and sailing dinghies



FOR BROKER USE ONLY – NOT FOR  
USE WITH YOUR CUSTOMERS.

[navandgen.co.uk](https://navandgen.co.uk)

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## Insuring small craft and sailing dinghies is easier than ever

Since we were established in 1921, we have been successfully insuring pleasure craft. We have a powerful combination of experienced underwriters and dedicated claims handlers who are also boating enthusiasts to ensure the needs of your customers are put at the heart of our business. We love what we do and are passionate about your customers and their boats.

We have simplified our product suite by combining our existing Sailing Dinghy and Small Craft products into one single, easy to understand policy, which is suitable for sailing dinghies and small craft up to 25ft in length. It does not include cover for jet skis, jet bikes or personal water craft.

All customers are now able to take advantage of our brand new, and enhanced cover, giving them greater protection for their adventures on the water and reassurance of flexible coverage to suit their individual needs.



## Our cover

For your customer's peace of mind whilst on the water we have included several new features:

Temporary moorings	Covered – craft temporarily left on recognised moorings during the summer for a period not exceeding 28 days
Non-fault excess waiver	No excess where we agree that your customer is not at fault
Marina benefits	No excess where damage occurs whilst moored or ashore in a marina
Rescue and evacuation	Up to £25,000 for search, rescue and/or evacuation costs. We will also donate £100 in your customer's name to a registered charity if they perform the rescue
Innocent boater	Up to £15,000 for bodily injury
Medical expenses	Up to £1,000 for injuries whilst on board the craft
Pet medical expenses	Up to £500 if a pet is injured on board the craft
Race fee reimbursement	Up to £150 for lost race fees if damage to the craft prevents attendance

## Enhancements to our cover

In addition to the new features, we have also made improvements to our existing coverage:

Type	Now covered	Current Cover
Third Party Liability	£5million as standard	£3million as standard
Personal Accident	£25,000 per person. £100,000 total Death included Cover reduces to £2,500 for persons under 16 and over 70 years of age	£15,000 per person. £60,000 total No death cover
Personal effects	Minimum Sum Insured £500 Single article limit £250	Minimum Sum Insured £350 Single article limit £200
Age deductions for replacement sails & canopies	Deductions no longer applied	Deductions apply
Wear and tear on dinghies	Dinghy customers now also benefit from cover for wear and tear on craft under 3 years old, or over 3 years old where appropriate maintenance is evidenced	No cover for wear and tear

# Claims service

We understand how important it is to you that we settle claims quickly so your customers can get back out on the water as soon as possible. Our comprehensive claims service offers:

- 24/7 claims line notification for the UK and abroad
- Quick, online claims notification
- Your customer's choice of repairer
- A donation in your customer's name if they are rescued by a charitable organisation
- Dedicated UK claims handlers with claims authority for faster repair authorisation and decision making for your customers



# Your Navigators & General Team

We understand that offering the right insurance for your customers is about more than comparing premiums and cover; it's also about choosing a company that appreciates the specialist needs of your customers.

- Dedicated UK claims handlers with claims authority for faster repair authorisation and decision making for your customers
- A flexible underwriting approach with empowered underwriters
- Plain English policy wording that maximises transparency

## Contact details

If you would like more information on our enhanced Small craft insurance contact one of our specialist team on:

**01273 863 420**

We may record or monitor calls to improve our service.

 Email us at [enquiries@navandgen.co.uk](mailto:enquiries@navandgen.co.uk)

 or visit our website at [navandgen.co.uk](http://navandgen.co.uk)

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