

A series of thin, teal-colored lines crisscross the page, creating a complex, abstract pattern that resembles a network or a map. The lines vary in length and orientation, some extending from the top edge to the bottom, while others are more horizontal or diagonal.

Marine Third Party Liability Insurance

Summary of cover

The logo for Navigators & General, consisting of four parallel, slanted teal lines of varying lengths, stacked vertically.

NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

The Navigators & General Marine Third Party Liability Insurance Summary of cover

The Navigators & General Marine Third Party Liability Insurance summary of cover is shown below. You should read this document carefully, and ensure you keep a copy.

Important – you should read this

What cover do I have?

Navigators & General Marine Third Party Liability Insurance policy will cover **you** for **your** Legal Liabilities to Third Parties. **It does not cover Loss or Damage to your vessel.**

Governing Law

Your policy is governed by the law that applies to where **you** reside within the **United Kingdom**, Channel Islands or Isle of Man. If there is any disagreement about which law applies, English law will apply, in which case **you** agree to submit to the exclusive jurisdiction of the courts in England and Wales. Unless agreed otherwise, **we** will communicate to **you** in English.

If **you** would like to request a policy document, please call **us** or write and **we** will arrange for this to be sent out to **you**, alternatively a copy can be downloaded from **our** website: www.navandgen.co.uk

How long is it for?

Your policy cover will run for 12 months.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators & General Marine Third Party Liability Insurance policy. The full terms, conditions or exclusions are shown in the policy document.

A copy of the policy is available at www.navandgen.co.uk

Important Policy Conditions

Information you should provide

You must tell **us** immediately if at any time any of the information is incorrect or changes. If **we** have wrong information this may result in an increased premium and/or claims not being paid in full, or **your** insurance may not be valid and claims will not be paid. If in doubt about any information please contact **us** soon as possible.

Exercise due care and diligence and do all **you** reasonably can to prevent loss or damage to **your vessel**.

Significant Features and Benefits	Significant Exclusions or Limitations	Policy Page
We cover your Legal Liabilities to Third Parties. This includes:	Maximum £3,000,000 any one incident	10
Death and bodily injury to passengers and other third parties	We do not cover any loss or damage to your vessel	11
Loss or damage to third party property	We do not cover liabilities whilst your vessel is in transit by road	12
Legal costs associated with the defence against a valid claim	We do not cover liabilities whilst racing	12
	We do not cover commercial activity	11
Pollution related clean up costs		10
Removal of wreck costs	Maximum £15,000	10

How much must I pay if I have a claim?

There is no applicable policy excess

How do I make a claim?

You should contact us on the following number if **you** wish to report a claim or accident: **01273 863450**

Our Complaints Procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If **you** feel **we** have not delivered this, **we** would welcome the opportunity to put things right for **you**.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with **your** usual contact at Zurich or **your** broker or insurance intermediary as they will generally be able to provide **you** with a prompt response to **your** satisfaction.

Contact details will be provided on correspondence that **we** or **our** representatives have sent **you**. (For example on **your** welcome or renewal communication or on claim acknowledgement letters.)

Alternatively **you** can contact **us** for any policy related issues as below:

Telephone: 01273 863400

By post: Navigators & General
PO Box 3707
Swindon
SN4 4AX

Many complaints can be resolved within a few days of receipt

If **we** can resolve **your** complaint to **your** satisfaction within the first few days of receipt, **we** will do so. Otherwise, **we** will keep **you** updated with progress and will provide **you** with **our** decision as quickly as possible.

Next steps if you are still unhappy

If **you** are not happy with the outcome of **your** complaint, **you** may be able to ask the Financial Ombudsman Service to review **your** case.

We will let **you** know if **we** believe the ombudsman service can consider **your** complaint when **we** provide **you** with **our** decision. The service they provide is free and impartial, but **you** would need to contact them within 6 months of the date of **our** decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider **your** complaint, **you** may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Cancellation rights

If **you** decide **you** do not want to accept the policy (or any future renewal of the policy by **us**), please surrender the Certificate of Insurance to **us** or **your** insurance advisor using the contact details provided on the covering letter, within 14 days of receiving it (or for renewals, within 14 days of **your** policy renewal date). **We** will charge **you** on a pro rata basis for the time **you** have been on cover subject to a minimum premium of £25 (plus insurance premium tax) and the balance of the premium will be returned to **you**. There will be no return of premium if **you** are cancelling the policy within 14 days following a claim where **your vessel** is a total loss.

If **you** cancel at any other time, **we** will charge **you** for the time **you** have been on cover. If this within the first year, **we** will deduct a £25 (plus insurance premium tax) administration charge from any refund. **We** will not refund any premium if **we** have paid a claim or one is outstanding when **you** cancel **your** policy.

Navigators & General

Navigators and General is a trading name of Zurich Insurance plc.
Underwritten by 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 the 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 from us on request. Our FCA Firm Reference Number is 203093.

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

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