We have been at the forefront of pleasure boat insurance for over 90 years. As such, we understand that offering the right insurance to our customers is about more than comparing premiums and cover. It’s also about choosing a company that appreciates the differing needs of boat owners. With our wealth of experience, you can be assured of a personal and professional service.

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

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Thank you for choosing Navigators and General Rivers, Canals and Broads insurance

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Relevant to the entire policy
This policy is an agreement between you and us but is only valid if you pay the premiums. It is based on the information you gave us and confirmed to us during the application process or subsequently. Your policy provides the cover for the period of insurance shown in your schedule. You must read these terms and conditions together with your schedule and any specifications or endorsements as one contract.

Information you should provide
It is important you check the information shown in your policy documentation, as your policy and cover is based on the information you have given us (either direct or via your insurance adviser) during the application process or subsequently, as confirmed in your most recent documents. Although we may undertake checks to verify your details, you must take reasonable care to ensure all information provided by you or on your behalf is, to the best of your knowledge and belief, accurate and complete.

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.
Changes in information we need to be informed of include, but are not limited to, the following examples and apply equally to all persons covered under the policy:

- accidents (fault or non-fault) whether or not resulting in a claim;
- thefts (of or from the vessel);
- convictions or pending prosecutions for any criminal offence;
- change of your address or where your vessel is moored;
- make and/or model of vessel;
- use of vessel;
- modifications to your vessel;
- any health matters affecting ability to operate the vessel.

Your insurance may not be valid until we have agreed to accept your changes and we will be entitled to vary the premium and terms for the rest of the period of insurance.

You should keep a record of all information supplied to us in connection with this insurance.

The Schedule, Certificate of Insurance, Operative Endorsements and Policy are to be read together as one contract and are based on the information you have provided.

If you fail to pay your premium we will refuse your claim or take the balance of any outstanding premium due to us from any claim payment we make to you. This may mean that we fulfil our obligations to any claim against your policy by a third party but seek full recovery of any sum made under your policy directly from you. This may include the instruction of solicitors or other recovery agents.

Who controls my personal information?
This notice tells you how Navigators and General, a trading name of Zurich Insurance plc ("Zurich"), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used. You can ask for further information about our use of your personal information, or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner’s Office. Their address is: First Contact Team, Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.
What personal information will you collect about me?
We will collect and process the personal information that you give us by phone, email, filling in forms, including on our website, and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser in order to provide you with the services you have requested and from other sources, such as credit reference agencies and other insurance companies, for verification purposes. We will also collect information you have volunteered to be in the public domain and other industry-wide sources.

We will only collect personal information that we require to fulfil our contractual or legal requirements unless you consent to provide additional information. The type of personal information we will collect includes: basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

If you give us personal information on other individuals, this will be used to provide you with a quotation and/or contract of insurance and/or provision of financial services. You agree you have their permission to do so. Except where you are managing the contract on another’s behalf, please ensure that the individual knows how their personal information will be used by Zurich. More information about this can be found in the ‘How do you use my personal information’ section.

How do you use my personal information?
We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; (ii) to meet our legal or regulatory obligations, or for the establishment, exercise or defence of legal claims; (iii) for our “legitimate interests”. It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest.

Commissioner’s Office. Their address is: First Contact Team, Information Commissioner’s Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.
Examples of the purposes for which we will collect and use your personal information are:

- to provide you with a quotation and/or contract of insurance
- to identify you when you contact us
- to deal with administration and assess claims
- to make and receive payments
- to obtain feedback on the service we provide to you
- to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes
- for fraud prevention and detection purposes.

We will use your health information and information about any convictions for the purposes of providing insurance, and this includes arranging, underwriting, advising on or administering an insurance contract between you and us.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

Who do you share my personal information with?

Where necessary, we share personal information for the purposes of providing you with the goods and services you requested with the types of organisations described below:

- associated companies including reinsurers, suppliers and service providers
- brokers, introducers and professional advisers
- survey and research organisations
- credit reference agencies
- healthcare professionals, social and welfare organisations
- other insurance companies
- comparison websites and similar companies that offer ways to research and apply for financial services products
- fraud prevention and detection agencies.

Or, in order to meet our legal or regulatory requirements, with the types of organisations described below:

- regulatory and legal bodies
- central government or local councils
- law enforcement bodies, including investigators
• credit reference agencies
• other insurance companies.

We may also share the following data with the types of organisations outlined above, for the purpose of statistical analysis, research and improving services:

• anonymised data – data encrypted to make it anonymous, which protects an individual’s privacy by removing personally identifiable information

• pseudonymised data – personally identifiable information replaced with a pseudonym to make the data less identifiable, such as replacing a name with a unique number

• aggregated data – similar groups of data, such as age, profession or income which are expressed as a summary for statistical analysis.

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as your email address or IP address. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the UK and the European Union (EU) we will ensure that it is protected and that the transfer is lawful. We will do this by ensuring that the personal information is given adequate safeguards by using ‘standard contractual clauses’ which have been adopted or approved by the UK and the EU, or other solutions that are in line with the requirements of European data protection laws.

A copy of our security measures for personal information transfers can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.DataProtection@uk.zurich.com.
How long do you keep my personal information for?
We will keep and process your personal information for as long as necessary to meet the purposes for which it was originally collected.

There are a number of factors influencing how long we will keep your personal information, and these are shown below:

- to comply with applicable laws and regulations or set out in codes issued by regulatory authorities or professional bodies
- our business processes, associated with the type of product or service that we have provided to you
- the type of data that we hold about you
- if your data relates to any ongoing, pending, threatened, imminent or likely dispute, litigation or investigation
- to enable us to respond to any questions, complaints, claims or potential claims
- if you or a regulatory authority require us to keep your data for a legitimate purpose.

What are my data protection rights?
We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest and/or you have consented to this.

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request)
- to have your data rectified if it is inaccurate or incomplete
- in certain circumstances, to have your data deleted or removed
- in certain circumstances, to restrict the processing of your data
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services
- to object to direct marketing
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you
- to claim compensation for damages caused by a breach of the data protection legislation
• if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

You can exercise your rights by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.DataProtection@uk.zurich.com.

What happens if I fail to provide my personal information to you?
If you do not provide us with your personal information, we will not be able to provide you with a contract or assess future claims for the service you have requested.

How do you use my claims history?
When you tell us about an incident or claim we may pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection
In order to prevent and detect fraud we may at any time:

• check your personal data against counter fraud systems
• use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history
• share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry-wide fraud database.
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 £50 (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 £50 (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.

Our Right of Renewal
Our right to renew this policy does not affect your cancellation rights detailed on your copy of the policy. If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may choose not to exercise) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal. If you decide you do not want us to renew the policy, provided you tell us before the next renewal date, we will not renew it.

Sanctions
Notwithstanding any other terms under this agreement, we shall not be deemed to provide coverage and will not make any payments or provide any service or benefit to you or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of you would violate any applicable trade or economic sanctions law or regulation.
Definitions

Certain words have specific meanings when they appear in this policy. These meanings are shown below or in the section where they apply. They are printed in bold.

In this policy the words ‘you’, ‘your’ and ‘yours’ refer to the person or persons named in the policy documentation as the insured. The words ‘we’, ‘us’ and ‘our’ mean Zurich Insurance plc.

Agreed Value: this is the amount shown in the policy documentation, which represents the value of your vessel as declared by you and agreed by us.

Excess: an amount to be deducted or collected in the event of any claim.

In Commission: when your vessel is fitted out and ready for use.

Laid Up Out of Commission: when your vessel is not fitted out and ready for use.

Marina: a secure and sheltered mooring complex, providing controlled access to berths or pontoons. Excluding facilities with floating or temporary breakwaters.

Motors and electrical equipment: motors and electrical machinery and equipment; batteries and their connections.

Policy Documentation: policy, schedule, endorsements, renewal notice and certificate of insurance (where issued).

Profession: any business, trade, profession or organisation. This includes delivery skippers.

Racing: any organised competitive events with a designated start and finish; speed tests or connected trials.

Seaworthy: the vessel is seaworthy if it is maintained and crewed in such a way as to be able to operate safely in conditions which can reasonably be expected. If you are unable to maintain the vessel due to lack of knowledge, skill or time you must employ the services of a professional to do so on your behalf.
Terrorism: the use or threat of violence or force, designed to influence the government or to intimidate the public, for the purpose of advancing a political, religious or ideological cause.

Total Loss: your craft is irretrievably lost or destroyed. A constructive total loss is where the cost of replacement or repair exceeds the sum insured.

Unattended: The vessel is unattended if you, or somebody appointed on your behalf, is not in a position to monitor the vessel and able to go to its immediate aid in the event of an incident or external interference.

Underwater Gear: the propulsion, stability and steering equipment of your vessel that is under the water.

United Kingdom: England, Wales, Northern Ireland, Scotland, Isle of Man and Channel Islands.

Vessel: your craft as described in the policy documentation plus:

- motors and electrical equipment
- outboard motors not exceeding 10 hp unless otherwise shown in the policy documentation
- any tender not exceeding 16 feet in length nor exceeding £2,000 in value unless otherwise shown in the policy documentation
- gear and equipment that would normally be sold with your vessel
- television and radio aerials; satellite receiving dishes, their fittings and masts; solar panels.
Making a claim

To make a claim or report an incident, please contact your insurance agent or call us on the number below.

01273 863450

We will need to know:

• your name, address, telephone number and policy number
• the place where the incident occurred
• what caused the incident
• contact details of witnesses and third parties, where known

You must tell us immediately about any accidents, claims or legal proceedings in connection with this policy, and give us all the information and help we may need, including contact details of all witnesses, likely claimants and persons against whom any recovery might be made.

You must send any writ, summons or comparable foreign documentation to us immediately it is received. We will decide how to settle or defend a claim, and may bring or defend proceedings in the name of any person covered by the policy, including proceedings for recovering any claim.

You must report any loss, theft, attempted theft or malicious damage to the police immediately and obtain a crime reference. We will pay reasonable costs incurred by you in respect of official inquiries and/or coroners’ inquests.

We will also pay reasonable costs incurred by you, subject to our prior approval, for settling or defending any claim.

We retain the option to decide where the repairs are carried out and may require a number of quotations.

If you are making a claim under the Liveaboards Contents section of the policy:

• you will need to provide us with original purchase receipts, invoices, instruction booklets or photographs
• you may need, for property damage, to provide confirmation from a suitably qualified expert that the item you are claiming for is beyond repair

For additional information, please read our Claims Advice Notes.
Loss or damage to your vessel

What is covered
We will pay you for loss or damage to your vessel whilst it is:

- ashore or afloat
- in commission. This cover is provided for you and whilst any person is in control of your vessel with your permission
- laid up out of commission
- being lifted, hauled out or launched

all in accordance with the limits and requirements shown within the policy documentation.

What we will pay
We will pay the reasonable cost of replacement or repair, less the excess, for loss or damage to your vessel.

In the event of a total loss or constructive total loss, we will either pay the agreed value of your vessel or provide a replacement vessel of a similar age, size and type. No excess will apply if your vessel is declared a total loss.

Reasonable replacement or repair to be considered sufficient, even if the appearance and condition of your vessel is not the same as prior to the claim.

In no case will we pay for unrepaid damage in the event of a subsequent total loss.

In the event of loss or damage to outboard motors we will pay the current replacement price less 10% per annum, up to a maximum deduction of 50%.

In the event of loss or damage to sails, running rigging, protective covers, canopies, side screens, personal possessions, unspecified tenders or items or parts that are no longer available or legally compliant, we will pay the current replacement price less 10% per annum, up to a maximum deduction of 30%.

No excess will apply in respect of loss or damage to mast crutches or quant poles and your No Claims Bonus will not be affected.

In the event of loss or damage to computerised equipment, we will pay for replacement items of a similar type and specification.

If you choose not to repair or reinstate a loss, we will only pay you the depreciation in market value or the cost of reinstatement, whichever is the lesser figure.

The tender may be used independently of the main vessel anywhere in the United Kingdom up to 3 nautical miles offshore.

We will not pay for any claim as a result of the tender sinking due to the accumulation of rainwater.

Please read Policy exclusions, pages 24 to 27.
Liability to others

What is covered
We will cover your legal liabilities and/or the costs associated with the defence against such a claim, up to the limit stated within the policy documentation, to compensate other people if someone dies or is injured, or property not owned by you is lost or damaged as a result of your interest in your vessel.

The excess will not apply to this cover.

We will provide this cover for:
You and those in control of your vessel with your permission, excluding anyone acting as part of their profession.

Pollution
We will pay any pollution related clean up costs, resulting from a sudden identifiable, unintended and unexpected incident occurring entirely at a specific time and place.

The excess will not apply to this cover.

Removal of Wreck
We will pay the reasonable costs of attempted or actual raising, removal or destruction of the wreck of your vessel or any failure to do so, resulting from loss or damage covered by this insurance.

The excess will not apply to this cover.

Please read Policy exclusions, pages 24 to 27.
Additional cover

**Grounding**
We will pay the reasonable costs of inspecting your vessel, less the excess, following grounding even if no damage is found.

**Marina benefits**
If a claim occurs whilst your vessel is moored on a marina berth, we will not apply the excess and your No Claims Bonus will not be affected.

**Medical expenses**
We will pay necessary medical expenses incurred, following an accident, by you or any person on board your vessel with your permission.

The maximum amount payable for any one accident is £500. The excess will not apply to this cover.

**Pollution hazard**
We will pay for loss or damage to your vessel caused by a governmental authority, whilst trying to prevent or mitigate a pollution hazard following loss or damage to your vessel.

**Preventing or minimising a Loss**
We will pay reasonable costs incurred, including salvage, in preventing or minimising a loss covered by this insurance.

The excess will not apply to this cover.

**Protected bonus**
Only to apply when shown within the policy documentation.

Your No Claim Bonus will not be reduced if you make a claim under this policy.

**No claims bonus**
(Applicable only if shown in the policy documentation).

Providing no claim has been submitted during the previous year’s period of insurance, you will be entitled to the following discounts:

<table>
<thead>
<tr>
<th>After year 1</th>
<th>5%</th>
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<tbody>
<tr>
<td>2 consecutive years</td>
<td>7.5%</td>
</tr>
<tr>
<td>3 consecutive years</td>
<td>10%</td>
</tr>
<tr>
<td>4 consecutive years</td>
<td>15%</td>
</tr>
<tr>
<td>5+ consecutive years</td>
<td>20%</td>
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</tbody>
</table>

**Racing**
Only to apply when shown within the policy documentation.

What you are covered for:
We will pay for loss or damage, less double the excess, whilst your vessel is racing.

We will cover your legal liabilities whilst your vessel is racing.

What you are not covered for:
• one-third of the total cost of replacing or repairing sails, masts, spars, fittings and standing and running rigging lost or damaged, but with no further deduction for new replacing old.

The excess will not apply to any part of any claim to which the one-third deduction applies.
Racing
Only to apply when shown within the policy documentation.

What you are covered for:
We will pay for loss or damage, less double the excess, whilst your vessel is racing. We will cover your legal liabilities whilst your vessel is racing.

What you are not covered for:
- one-third of the total cost of replacing or repairing sails, masts, spars, fittings and standing and running rigging lost or damaged, but with no further deduction for new replacing old. The excess will not apply to any part of any claim to which the one-third deduction applies.
- single handed racing

Transit (applicable only where your vessel does not exceed 30 feet – 9.14 metres in length)
We will pay for loss or damage, less the excess, to your vessel whilst in transit by road in the United Kingdom, including loading and unloading.
You are not covered for scratching, denting, bruising or chafing.

Uninsured third party
If your vessel is damaged by an uninsured third party or a third party who can not be identified, we will not apply the excess.
If you live aboard your vessel, please see Contents – page 21.

Definition
Clothes and items of a personal nature likely to be worn, used or carried.

What is covered:
- we will pay for loss or damage, less the excess and deduction for age, to personal effects

We will provide this cover for:
- you, your spouse or partner and children, who permanently live in your normal home

What is not covered:
- any one item in excess of £250 unless showing otherwise within the policy documentation
- breakage of items of a fragile nature unless resulting from a loss covered by this insurance
- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, savings stamps or certificates, lottery tickets, premium bonds, postal orders, money orders, bank drafts, travel and other tickets with a fixed monetary value, phone cards, gift vouchers, deeds and share certificates
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- digital/video cameras
- food and drink
- fuel
- furs
- hearing aids
- items of gold, silver and other precious metals
- jewellery and watches
- loss or damage to equipment used for a professional purpose
- loss or damage unless your vessel has lockable storage
- loss or damage to portable computerised equipment
- loss or damage to water skis, water toys, fishing, diving and sports equipment whilst in use
- loss or damage caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- mechanical or electrical failure or breakdown
- mobile phones
- photographic equipment
- plants or living creatures
- spectacles and contact lenses
- theft from an unattended motor vehicle unless the vehicle was securely locked and the personal effects hidden from view
- wear, tear, depreciation or gradual deterioration
- water damage to digital entertainment equipment unless your vessel sinks or is submerged as a result of a loss covered by this insurance

Personal effects

Definition
Loss of limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Permanent total disablement means disablement that prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

What is covered
Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability. The excess will not apply to this cover.

Benefits
- Loss of limb £15,000
- Loss of sight £15,000
- Permanent total disablement £15,000

The overall limit is £60,000 for any one accident or event. If any one accident or event involves 4 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.
Personal accident

Definitions
Loss of limb means physical, permanent and total loss of use at or above the wrist or ankle.

Loss of sight means a complete, irrecoverable and irremediable loss of sight of one or both eyes.

Permanent total disablement means disablement that prevents attending to business or occupation of any and every kind which, lasting for 12 consecutive calendar months, is at the expiry of that period beyond all hope of improvement.

What is covered
Personal accidents that, within 12 months of the event, are the sole and independent cause of subsequent disability. The excess will not apply to this cover.

Benefits

<table>
<thead>
<tr>
<th></th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loss of limb</td>
<td>£15,000</td>
</tr>
<tr>
<td>Loss of sight</td>
<td>£15,000</td>
</tr>
<tr>
<td>Permanent total disablement</td>
<td>£15,000</td>
</tr>
</tbody>
</table>

The overall limit is £60,000 for any one accident or event. If any one accident or event involves 4 or more persons, the individual sums insured will be proportionally reduced, until the overall total does not exceed £60,000.

For persons aged under 16 or over 70 years at the time of the accident, the permanent total disablement benefit will not apply.

We will provide this cover for:
you and persons aboard your vessel (including whilst embarking or disembarking) with your permission.

What you are not covered for:

- a disease, physical defect, illness or injury which existed prior to the accident
- being under the influence of drink, drugs or solvent abuse
- you are not covered for any other costs that are indirectly caused by the event which led to your claim, unless specifically stated in this Policy.
- disablement to any person employed by you in any capacity whatsoever
- disablement to any person whilst your vessel is being used for purposes other than private pleasure
- death
- pregnancy
- suicide, deliberate self-injury or wilful exposure to needless risk
**Conditions**

In the event of a claim, no payment will be made without appropriate medical certification which **you** must submit together with any information, evidence or receipts that **we** ask for. These must be obtained at **your** expense.

Where necessary, the claimant must agree to a medical examination. **We** will pay the cost.

No claim will be payable under more than one benefit in respect of any one accident.
Endorsements

**E and F Liveaboards extensions**
Please note cover is only in force if the appropriate premium has been paid and is shown within the policy documentation.

**Definition**
Household goods, furniture, clothes and items of a strictly personal nature likely to be worn, carried or used.

**What is covered:**
- we will pay for accidental or malicious damage, and losses resulting from fire and theft, to your Contents, up to a maximum amount of £25,000, less a £50 excess. We will also make a deduction for age of 10% per annum, up to a maximum of 50%. This deduction will not apply to jewellery and watches.

**Alternative Accommodation**
If your vessel becomes uninhabitable following loss or damage covered by this insurance, we will pay the reasonable costs of alternative accommodation for you, your spouse or partner, children and domestic pets.

The excess will not apply to this cover.

**Contents:**
Where cover for the above is shown within the policy documentation, this will replace the cover given within the personal effects section of this policy.

**We will provide this cover for:**
- you, your husband, wife or partner and children, who permanently live onboard your vessel

There are individual limits, which are shown on the next page.
**What is not covered:**

- cash, cheques, travellers cheques, credit or debit cards, current postage stamps, saving stamps or certificates, lottery tickets, premium bonds, postal orders, money orders, bank drafts, travel and other tickets with a fixed monetary value, phone cards, gift vouchers, deeds and share certificates
- collections of stamps, coins or medals
- damp, mould, mildew, vermin or moth
- equipment used for a professional purpose
- food and drink in your freezer or fridge unless following breakdown of the appliance. You will not be covered if this is caused by a deliberate act of the power supply authority
- furs
- loss or damage to water skis, water toys, fishing, diving and sports equipment whilst in use
- loss or damage caused by repair, alteration, refinishing, dyeing, cleaning or renovating
- loss or damage if your vessel is unoccupied for more than 45 consecutive days
- malicious computer codes. Computer software, programs or data
- malicious damage by you or anyone living onboard your vessel
- mechanical or electrical failure or breakdown

<table>
<thead>
<tr>
<th>Specified item</th>
<th>Single item limit</th>
<th>Overall limit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alternative Accommodation</td>
<td></td>
<td>£1,000</td>
</tr>
<tr>
<td>Computerised equipment</td>
<td>£250</td>
<td>£750</td>
</tr>
<tr>
<td>Food and drink</td>
<td></td>
<td>£100</td>
</tr>
<tr>
<td>Fuel</td>
<td></td>
<td>£100</td>
</tr>
<tr>
<td>Home Entertainment Equipment</td>
<td>£250</td>
<td>£750</td>
</tr>
<tr>
<td>Jewellery and watches</td>
<td>£250</td>
<td>£2,500</td>
</tr>
<tr>
<td>Mirrors, glass and sanitary ware</td>
<td>£100</td>
<td>£250</td>
</tr>
<tr>
<td>Pedal Cycles</td>
<td>£250</td>
<td></td>
</tr>
<tr>
<td>Theft from garages and outbuildings</td>
<td>£250</td>
<td>£1,500</td>
</tr>
<tr>
<td>Unspecified items not referred to above</td>
<td>£500</td>
<td>£25,000</td>
</tr>
</tbody>
</table>
• mobile phones
• plants or living creatures
• the need to make good any defect in repair or maintenance
• the need to make good any fault or error in design or construction
• the need to replace, repair or renew a faulty part or defective material
• wear, tear, depreciation or gradual deterioration
• the cost of demonstrating or setting up of replacement electrical equipment; including loading of software, transfer of data and backup/restoring existing data

The maximum amount we will pay when the contents are away from your vessel is 20% of the overall amount insured for this section as shown within the policy documentation.

Keys and Locks
We will pay the cost of replacing keys and locks or lock mechanisms to external doors, if keys are accidentally lost or stolen.

The maximum amount we will pay is £100.

The excess will not apply to this cover.

Pedal Cycles

What is covered:
• we will pay for loss or damage to pedal cycles.

We will provide this cover for:
• you, your husband, wife or partner and children, who permanently live onboard your vessel

What you are not covered for:
• any mechanically propelled or assisted pedal cycles
• lamps, tyres or accessories unless the pedal cycle suffers loss or damage at the same time
• loss or damage whilst the pedal cycle is being used for racing, pacemaking, trials or jumping
• scratching or denting
• theft whilst outside your vessel and unattended, unless it is in a locked building and immobilised by a security device or it is attached by a security device between the pedal cycle’s frame and a permanently fixed structure

The excess will not apply to this cover.
Public liability

What is covered:
we will cover your legal liabilities as a private individual, up to the limit stated within the policy documentation, to compensate other people if someone dies or is injured, or property is damaged.

We will provide this cover for:
• you, your husband, wife or partner and children, who permanently live in your normal home

What you are not covered for:
• liabilities arising directly or indirectly from the ownership, maintenance, possession, loading, unloading or use of any aircraft
• liabilities arising out of business activity carried out by you
• liabilities arising from a contract or agreement whether written or not, which imposes a liability which would not have existed without the contract or agreement
• liabilities arising from ownership of any dog described in Section 1 of the Dangerous Dogs Act 1991 or specified in the Dangerous Dogs (Northern Ireland) Order 1991 and any amending legislation
• liabilities arising from libel, slander or defamation
• liabilities arising from you performing or failing to perform professional services, including advice for which you are legally responsible or licensed
• liabilities for fines, penalties or punitive damages
• liabilities arising from the ownership, possession or use of any motorised vehicle, caravan or pedal cycle
• liabilities arising from the ownership, possession or use of any unlicensed firearm
• liabilities arising from the ownership, possession or use of any watercraft other than your vessel shown within the policy documentation

Policy exclusions

We will not pay for any claims arising from:
• a reduction in the market value of your vessel following repair, or loss of value, warranty coverage or rating
• accidents or illness to persons contracted by you, in any capacity whatsoever, in connection with your vessel
• any accident or incident that occurs outside the period of insurance
• any activity involving persons being pulled by your vessel and/or tenders unless this is included within the policy documentation
• any chemical, biological, bio-chemical or electromagnetic weapon
• capture, seizure, arrest, restraint or detention
• damage sustained in consequence of insufficient packing of items dispatched to or by repairers or suppliers
• deception by you
• electrolysis, osmosis or like conditions
• failure, fault, short circuit or breakdown of motors and electrical equipment
• fines, penalties or punitive damages
• fire or explosion where your vessel and/or tender is fitted with inboard machinery and the maximum design speed exceeds 20m.p.h or 17 knots unless it is equipped with automatic, or remote controlled from the steering position, fire extinguishing apparatus in the engine compartment
• frost damage to motors and electrical equipment, unless manufacturers recommendations have been complied with
• hire, charter, reward or any other commercial activity, unless shown within the policy documentation
• ionising radiation, radioactivity, nuclear fuel, nuclear waste or nuclear equipment
• liabilities whilst your vessel is in transit by road
• liabilities assumed under contract, incurred solely by an agreement entered into by you
• liabilities to passengers or crew engaged in any underwater sport or activity, from the time of leaving your vessel until safely within your vessel
• liabilities whilst your vessel is in the care, custody or control of anyone acting as part of their profession
• loss or damage to a jet drive or jet propulsion unit, as a result of ingestion of an underwater or floating object
• loss or damage to your vessel’s moorings
• loss or damage to tenders unless permanently marked with a unique identifier
• loss or damage to consumable stores
• loss or damage to motors and electrical equipment as a result of gradual incursion of water into your vessel unless following physical damage to your vessel resulting from impact
• loss or damage to motors and electrical equipment resulting from water gradually escaping from any fixed pipe appliance or pipe
• loss or damage or liability arising from or relating to gas unless:
  the installation and tubing are to the approved British Standard and meet the Boat Safety Certificate recommendations
  all gas containers are secured against movement in a purpose built locker which is properly ventilated to the exterior of your vessel
• loss of use of your vessel
• malicious computer codes. Computer software, programs or data
• racing unless this is shown within the policy documentation
• sails split by the wind or blown away
• terrorism
• the failure of a computer chip or computer software to recognise a true calendar date
• the need to make good any defect in repair or maintenance.
• the need to make good any fault or error in design or construction
• the need to replace, repair or renew a faulty part or defective material
• theft of outboard motors, over 10 hp, attached to your vessel or tenders unless it is securely locked by an anti-theft device, which prevents retaining bolts/clamps being undone, in addition to its normal method of attachment
• outboard motors of 10hp or less, attached to your vessel or tender are only covered for theft provided they are secured by an additional anti-theft device, or one which prevents the retaining bolts/clamps being undone
• theft of outboard motors unless you have safely recorded the serial number.
• theft from the interior of your vessel unless violence and force are used to break into your vessel or place of storage
• theft of fixed gear and equipment from the exterior of your vessel unless violence or force are used
• theft of the trailer, and any insured items attached to it, whilst unattended unless the trailer has been securely fastened by a wheel clamp or hitch lock
• war, invasion, civil war, conflict or commotion
• wear, tear, depreciation or gradual deterioration; corrosion and electrolysis
• wilful misconduct or acts of recklessness by you or other persons in control of your vessel including, but not limited to, conduct whilst under the influence of alcohol/drugs or navigating in contravention of “red” signals (boards/lights)
• your failure to maintain your vessel in a seaworthy condition or in the case of a trailer, roadworthy condition
• your vessel operating outside the cruising range shown in the policy documentation

• your vessel being stranded, sunk, swamped or breaking adrift whilst unattended for a period in excess of 8 hours on coastal waters, except on a sheltered and recognised mooring or anchorage. We would draw your attention to Policy Conditions – Due Care and Diligence and your cruising range.

• your vessel undertaking towage or salvage services under a pre-arranged contract. However, your vessel may assist or tow boats in distress

Policy conditions

Assignment
This policy is non-transferable.

Cancellation by you
If you decide that you do not want to accept the policy (or any future renewal of the policy by us), please contact us 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 only charge you on a pro rata basis for the time we have been on cover subject to a minimum premium of £50 (plus insurance premium tax). The balance of the premium will be returned to you.

If you cancel your policy later than 14 days from receiving it we will give you a refund in proportion to the time left until your current period of insurance is due to run out, subject to a minimum premium of £50 (plus insurance premium tax).

Please note that no cancellation refund will be allowed if a Total Loss claim settlement has been paid or is in negotiation.

Change of ownership
Should your vessel be sold or transferred to new ownership or there is a change in interest, this policy will be cancelled from the relevant date.

Claim payment
In no case will we, under any section, pay more than the sum insured shown against that item in the policy documentation.

Competence
Those in charge of your vessel with your permission must have satisfied you of their competence, prior to your agreement.
Currency
Where an amount is given within this policy and the currency shown on the policy documentation is other than Sterling (£), the equivalent currency amount will apply. This will be calculated on the day the loss occurred, using the rate as quoted by the Bank of England.

Due care and diligence
You must exercise due care and diligence at all times and do all you reasonably can to prevent loss or damage to your vessel.

Excess
In the event of a claim under more than one section of this policy, the highest excess will apply.

Fraudulent Claim
If a claim is fraudulent or false in any way, we will not make any payment and the policy will be void. There will be no refund of premium.

Instalments
If you pay the premium to us using our Direct Debit instalment scheme we will have the right (which we may not use) to renew the policy each year and continue to collect premiums using this method. We may vary the terms of the policy (including the premium) at renewal.

If you decide that you do not want us to renew the policy, as long as you tell us before the next renewal date, we will not renew it.

Our right to renew this policy does not affect your cancellation rights detailed in Cancellation by you.

Modifications
You must notify us immediately if you modify your vessel. Modifications include but are not limited to such things as a different engine than supplied, extending the superstructure, a different rig or sails adding a bathing platform or changing the length of the vessel.

Notifying us of a change
You must tell us if any of the information on which this insurance is based changes. Failure to do so may result in your insurance no longer being valid and claims not met. If in doubt about any change you should disclose it. If your policy is amended as a result of any change, we will be entitled to vary the premium and terms for the rest of the period of insurance. You should keep a record (including copies of letters) of all information supplied to us in connection with this insurance.

If you replace your vessel, its permanent mooring or how you use it, your insurance will no longer be valid and claims will not be met until revised policy documentation has been issued by us.

Other insurance
If any claim is covered by another insurance, we will not pay the claim.
Responsibility
Everyone covered by this policy must follow the policy terms and conditions.

Rights of third parties
No person who is not party to this policy, or to whom cover is not expressly extended, may enforce any term of this policy.

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:


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.
# Details of your equipment

## Electronic navigation aids

<table>
<thead>
<tr>
<th>Make</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>Serial number</td>
</tr>
</tbody>
</table>

## Hull

<table>
<thead>
<tr>
<th>Identification number/distinguishing marks</th>
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</thead>
</table>

## Life raft

<table>
<thead>
<tr>
<th>Make</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model number</td>
</tr>
<tr>
<td>Last serviced</td>
</tr>
</tbody>
</table>

---
### Outboard motors

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Model/HP</th>
<th>Serial number</th>
<th>Year of manufacture</th>
</tr>
</thead>
</table>

### Tenders

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Year built</th>
</tr>
</thead>
</table>

### Trailer

<table>
<thead>
<tr>
<th>Make/Type</th>
<th>Year built</th>
</tr>
</thead>
</table>