

Elite Rowing Scheme

Summary of cover



Important – you should read this

keyfacts®

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Elite Rowing Scheme policy. The policy is arranged by Towergate Underwriting Limited. The policy is underwritten by Navigators and General, a trading name of Zurich Insurance plc.

The full terms, conditions and exclusions are shown in the policy document. You must review your cover regularly and inform us immediately if any of your information is incorrect or changes.

The Elite rowing boat policy has been designed to reflect the specific needs of individual rowing boat users and rowing clubs.

Please refer to your policy for full details.

Significant Features and Benefits	Benefit description
loss or damage to your boat	all risks including collision, fire and theft
your legal liabilities for third party property damage and bodily injury	up to £3,000,000
member to member	the liability of one member to another member
road transits	including all road transits within the United Kingdom and the Continent of Europe
pairs of blades	in the event of total loss of one blade the pair may be considered a total loss and the insured value of both paid or replaced
loaned or hired boats	boats on loan or hire to you are covered for up to 15 days without charge

We are confident this comprehensive cover represents excellent value for money as well as giving you peace of mind.

This is an all-risks policy which covers any event unless there is a specific policy exclusion. For example, it does not cover wear, tear or gradual depreciation. It does cover physical loss or damage to the boats and equipment including fire and theft.

In addition the following should be noted:

Significant limitations	Limitation description
trestles (page 6)	boats must not be left unsecured when on trestles and must not be left outside on trestles overnight
boats on storage racks outside (page 5)	boats must be secured by at least two safety lines or straps
road transit (page 5)	boats to be secured with safety lines from the bow to the front of the vehicle, excess £500
territorial limits (page 4)	inland and territorial waters of the United Kingdom and the Continent of Europe

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases where consumer insureds have misrepresented any material facts, and commercial insureds have either misrepresented or not disclosed any material facts, and such misrepresentation or non-disclosure is neither deliberate nor reckless, we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Your boat is insured on an agreed value basis which means, in the event of a total loss, we will pay the amount shown in the policy schedule. However, you should regularly review this figure, so it is in line with the current market value.

The full terms, conditions and exclusions are shown in the policy. If you would like to request a policy document please contact us.

Towergate Insurance
26-28 Pembroke Road
Sevenoaks
Kent TN13 1XR

Tel: 01732 228 711

Email: rowing@towergate.co.uk

Website: www.rowinginsurance.co.uk

Cancellation Rights

If you decide that you do not want to accept the Policy (or any subsequent renewal of the policy by us), please return it to us (or Towergate Insurance your insurance intermediary) together with the Schedule of Insurance 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.

Subject to no claims having been made during the Period of Insurance, you will be entitled to a pro-rata return of premium. Subject always to a minimum retained premium of £50 plus insurance premium tax. We reserve the right to cancel this Policy from the due date in the event of non-payment of the premium.

How Long is the period of cover?

Your Policy cover will normally run for 12 months and is renewable annually.

Policy Franchise or Excess

In most cases a policy franchise or excess will apply. These are detailed in our quotation and the policy documentation.

How do I make a claim?

To make a claim or report an incident, please contact Towergate Insurance on 01732 228 711, you will need to confirm:

- your name and address.
- the place where and when the loss or damage occurred.
- what caused the loss or damage.
- telephone numbers and/or address.

Including witnesses and third parties, where known.

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact your intermediary who arranged the policy for you. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

Your Broker's details are:

Towergate Insurance
26-28 Pembroke Road
Sevenoaks
Kent TN13 1XR

Tel: 01732 228 711

Email: rowing@towergate.co.uk

Website: www.rowinginsurance.co.uk

The Financial Ombudsman Service (ombudsman)

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit www.financial-ombudsman.org.uk.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

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Navigators & General – Brighton

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Email - enquiries@navandgen.co.uk www.navandgen.com

Underwritten by Navigators & General

Navigators & 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 the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

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

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NAVIGATORS & GENERAL

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