

Pleasure Craft Insurance

Insurance Product Information Document

**NAVIGATORS & GENERAL**

A Member of the  Zurich Insurance Group

Company: Navigators & General

Product: Elite Rowing Scheme Boats and Equipment Policy

Navigators and General is a trading name of Zurich Insurance plc. Zurich Insurance plc UK Branch is registered in the UK. Authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. FCA Firm Reference Number 203093.

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy provides cover for your boat and associated equipment (such as blades, trailers, outboard motors, gear and equipment). It includes third party cover for costs you are legally responsible for due to injury or damage caused to others, their boat or other property.

It has been designed to cover individual boat users and rowing clubs.



What is insured?

Cover for your boat

- ✓ Loss or damage, including accidental damage.
- ✓ Repair or replacement up to the agreed sum insured in your schedule.
- ✓ We will pay up to the agreed value after a total loss.
- ✓ Loss or damage to blades specified in the policy.
- ✓ Loss or damage whilst in transit.
- ✓ Loss or damage to the boat whilst racing.
- ✓ Recovery of the boat following a loss.
- ✓ Loss or damage to sails or protective covers.
- ✓ Motor propelled craft are covered whilst used to accompany rowing boats.
- ✓ Loaned or hired-in boats and equipment, cover for up to 15 days at no additional premium.

Cover for you

- ✓ Your legal liability - third party cover to others, their boat or property (£5,000,000).
- ✓ Member to member - liability of one member to another member.
- ✓ Cover for others using your boat with your permission.



What is not insured?

Cover excludes

- ✗ Wear, tear, depreciation or gradual deterioration.
- ✗ Theft of outboard motors unless securely locked using an anti-theft device.
- ✗ Theft of trailers unless secured by a wheel clamp or hitch lock.
- ✗ Loss or damage to the boat left outside in a storage rack unless adequately secured.
- ✗ Loss or damage to the boat left unsecured on trestles.
- ✗ Loss or damage to the boat left outside on trestles overnight.
- ✗ The boat operating outside the agreed cruising range.
- ✗ Claims arising to boats and equipment whilst hired out to others.
- ✗ Wilful misconduct or recklessness by you or other persons in control of the craft (including whilst under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! You will have to pay the first part of most claims (the excess). Refer to your schedule and policy for details.
- ! Claims franchise, the minimum loss shown on the schedule must be reached before a claim can be made. Refer to your schedule and policy for details.
- ! We will not pay more than the sum insured or limits shown in your schedule and policy.



Where am I covered?

- ✓ Inland and territorial waters of the United Kingdom and the Continent of Europe unless otherwise stated in your policy documentation.



What are my obligations?

It is your responsibility to

- Take reasonable care to make sure all information provided by you or on your behalf is honest and accurate.
- Tell us if your information is wrong or changes (e.g. change of boat or equipment or using the boat outside of agreed geographic area).
- Pay the premium when required.
- Tell us about any incidents connected to this insurance as soon as possible whether or not related to a claim.
- Do all you can to reduce any costs, damage, injury or loss.
- Report any loss, theft, attempted theft or malicious damage to the police as soon as possible.
- Check your policy documentation when you receive it to make sure you have the cover you need and expect.

Your policy may not be valid if we do not have the correct information.



When and how do I pay?

Please ask Towergate Insurance for details of the payment options available to you.



When does the cover start and end?

Cover can start once you have accepted our terms and agreed to pay the premium. It will last for 12 months from your policy start or renewal date, unless it is cancelled by you or us before it ends.



How do I cancel the contract?

You can cancel cover at any time by contacting us or your insurance broker.

If you cancel within 14 days of receiving the policy (or within 14 days of your start date for a renewed policy), we will charge you for the days we have been on cover (applying a minimum premium of £50 plus insurance premium tax).

After 14 days we will refund the premium paid less a charge for the days we have been on cover (applying a minimum premium of £50 plus insurance premium tax). There will be no refund if your boat is a total loss.

Refer to policy conditions for full details of cancellation terms.

The policy is arranged by Towergate Insurance.

The policy underwritten by Navigators and General, a trading name of Zurich Insurance plc.

Please see the policy documents for full details.

Navigators & General – Brighton

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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.

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