

Pleasure Craft Insurance

Insurance Product Information Document



Company: Navigators & General

Product: Marine Third Party Liability Policy

Provided by: Navigators & General

Navigators & General is a trading name of Geo Underwriting Services Limited. Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Registered Office: 2 Minster Court, Mincing Lane, London EC3R 7PD. Registered in England 4070987.

Underwritten by: Tokio Marine HCC

HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655).

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 third party cover for costs you are legally responsible for due to injury or damage caused to others, their vessel or other property, whilst launching or navigating your own vessel or in charge of another boat.



What is insured?

- ✓ Your legal liability (for your own vessel as shown in your schedule or whilst in charge of another boat) – for third party cover to others, their vessels or property (£3,000,000).
- ✓ Legal costs associated with defence against a valid claim.
- ✓ Pollution related clean up costs.
- ✓ Removal of wreck costs (£15,000).
- ✓ Cover for others using your vessel with your permission.

Optional additional covers if selected and agreed

- Water skiing/wakeboarding extension – liability to and of water skiers and wakeboarders being pulled by your vessel (£1,500,000).
- Personal accident cover – whilst aboard the vessel (benefit limits of £15,000 subject to a limit of £60,000 any one incident).



What is not insured?

Cover excludes

- ✗ Loss or damage to your vessel or any vessel you are in charge of.
- ✗ Liability whilst you are in charge of a boat not owned by you, which is insured under another policy.
- ✗ Your failure to maintain your vessel in a seaworthy condition.
- ✗ The vessel operating outside the cruising range shown in the schedule.
- ✗ Liability while in transit by road.
- ✗ Liability while racing.
- ✗ Any commercial activity.
- ✗ Wilful misconduct or recklessness by you or other persons in control of the vessel (including whilst under the influence of alcohol or drugs).



Are there any restrictions on cover?

- ! We will not pay more than the limits shown in your schedule and policy.

The policy does not provide cover for

- ! Vessels constructed of ferro cement.
- ! Vessels over 60' in length or narrowboats over 75' in length.
- ! Jet skis, jet bikes, personal watercraft (PWC) or similar craft.
- ! Vessels of amateur construction or a conversion.
- ! Static houseboats.
- ! Vessels with a maximum design speed of over 45 knots.
- ! Vessels built before 1950.



Where am I covered?



As per the cruising range shown in the insurance certificate.



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.
- 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.
- 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?

You can make payment in full at time of purchase by credit or debit card.



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 may cancel your policy at any time if you decide that your policy does not meet your requirements, please inform us or your insurance broker within 14 days of receiving it and we will return the entire premium you have paid for the period of insurance.

After 14 days, we will refund any remaining balance of premium calculated on a pro-rata basis (plus insurance premium tax).

We will not return any premium if a claim (or a loss that could result in a claim) has occurred.

Refer to policy conditions for details of all cancellation terms.