



Claims Advice Notes

When you need to make a claim,
here's how to make it easy.

Our aim is to handle claims as simply and sympathetically as possible in an effort to ensure your total satisfaction. The notes are designed to help you should you have to make a claim.

- 1 In the unfortunate event of damage or loss being sustained you should report the circumstances as soon as possible to your Broker, or to us, by email, letter, telephone or fax depending upon the seriousness of the incident or loss, the amount that is likely to be involved in repairing the damage or replacing the lost items and whether the claim is likely to be enhanced by delay e.g. where machinery, electrics, furnishings etc. have been flooded by sea water. Any theft or malicious damage should be reported promptly to the Police and the Crime Number noted.

PLEASE NOTE

- that if the damage is likely to be enhanced by delay you are required to take **immediate** steps to protect your property or minimise any damage. Please act as if you were not insured, and advise us of the action you have taken as soon as possible.
- we will advise if the damage or loss sustained is covered by the Policy, and that the cost of repairs/replacements is reasonable.
- that you are responsible for making all arrangements for recovering/repairing your craft, and paying the firms concerned. Only you can give instructions for anything to be done. Where we instruct a surveyor he will assist whenever possible by putting you in touch with boatyards, repairers or suppliers so that you can obtain estimates. A surveyor is not able to instruct work on an owner's behalf.

- that if the accident has resulted in personal injury or damage to property of Third Parties do not **admit liability** or instruct Lawyers (completing penalty turns and expressing normal concern will not prejudice your position). Please forward full details to us as soon as possible after the occurrence. It is important to obtain names and addresses of independent witnesses whenever possible. The legal system has strict time tables. Send all claims received direct to Navigators, without acknowledging, to give the maximum time to allow investigation.
- that if towage or salvage services are essential to protect the insured craft from serious damage try to agree a realistic set fee before acceptance, if this is possible. If not you should agree to or request a Lloyds Standard Form of Salvage Agreement. Remember we will not be able to reimburse the cost of towage or salvage services unless these were incurred in preventing or minimising a loss by an insured peril.

- 2 On receiving your report we will send an acknowledgement quoting the claim number, which should be used when communicating with us, and a claim form unless this has already been submitted. If we decide to instruct a Surveyor to inspect the damage or investigate the loss we will give his name, address and telephone number to your broker or yourself and normally ask the Surveyor to contact you.
- 3 On receiving the claim form you should complete the relevant sections fully and return it to us as soon as possible, with a detailed estimate if available. The return of the claim form should not be delayed whilst you await an estimate as the claim can be registered in the meantime. This ensures minimum delay once the estimate arrives. Where you were not present when the loss occurred tell us what you believe to be the most likely cause and why.

- 4 When we have had an opportunity to examine your claim form and the estimate, with the Surveyor's report if applicable, we will write to you giving our views on your claim and the estimate. We would point out that if the costs are more than £1250 we will normally require at least one other estimate and you or your representative will be asked to obtain this. We will normally approve the lowest estimate unless there is a good reason not to. When we give our approval to an estimate you may give instructions to the repairers to proceed or the suppliers to supply.

- 5 When the repairs have been completed, or the replacements supplied, to your satisfaction the receipted invoice/s should be submitted to us. We will then arrange reimbursement in accordance with the policy conditions. Where you have not paid the invoice we will send you a cheque payable to the repairers/suppliers for you to hand over to them. If you would prefer us to arrange the payment of our contribution directly to the repairers or suppliers this can be arranged on our receiving a written request from you. We would point out that a direct payment does not make us a party to repair or supply contract. Invoices should be made out to the owner, not Navigators & General. Payments are made within 5 working days after Settlement terms have been agreed.