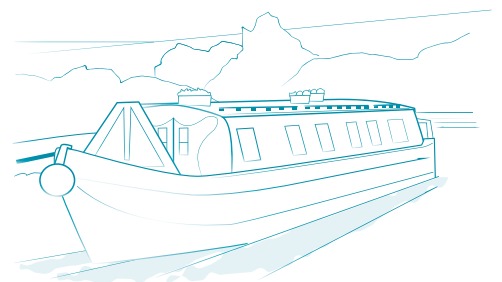
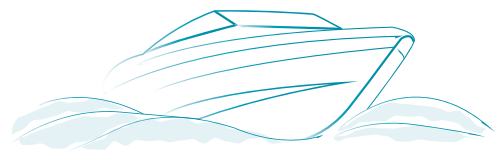


Marine Third Party Liability Insurance

Summary of cover



The Navigators & General Marine Third Party Liability Insurance Summary of cover

The Navigators & General Marine Third Party Liability Insurance summary of cover is shown below. You should read this document carefully, and ensure you keep a copy.

Important – you should read this

What cover do I have?

Navigators & General Marine Third Party Liability Insurance policy will cover you for your Legal Liabilities to Third Parties. **It does not cover Loss or Damage to your vessel.**

Your policy will be governed and construed in accordance with English Law and **you** agree to submit to the exclusive jurisdiction of the Courts of England and Wales, unless **you** live in Scotland in which case Scottish Law will apply.

How long is it for?

Your policy cover will run for 12 months.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Navigators & General Marine Third Party Liability Insurance policy. The full terms, conditions or exclusions are shown in the policy document.

A copy of the policy is available at www.thirdpartyboatinsurance.co.uk

Significant Features and Benefits	Significant Exclusions and Limitations	Policy page
We cover your Legal Liabilities to Third Parties. This includes:	Maximum £3,000,000 any one incident	3
Death and bodily injury	We do not cover any loss or damage to your vessel	3
Third party property	We do not cover liabilities whilst your vessel is in transit by road	4
	We do not cover liabilities whilst racing	4
	We do not cover commercial activity	3
Pollution related clean up costs		3
Removal of wreck costs	Maximum £15,000	3

Standard Cover

How much must I pay if I have a claim?

There is no applicable policy excess

How do I make a claim?

You should contact us on the following number if **you** wish to report a claim or accident:

01273 863450

How do I make a complaint?

We value the opportunity to investigate any concerns **you** may have about any aspect of **our** service and are committed to handling all complaints fairly, thoroughly and promptly.

Who to contact in the first instance

Many concerns can be resolved straight away, therefore, in the first instance, please get in touch with **us** by telephoning 01273 863400 or E-mail – enquiries@navandgen.co.uk

Contact details are provided on correspondence that Zurich have sent to **you**. **You** will find them:

- on **your** Policy and Third Party certificate
- on claim acknowledgement letters

If **we** cannot resolve **your** complaint straight away, **we** will aim to resolve **your** concerns as soon as possible and **we** will keep **you** informed of progress whilst **our** enquiries are continuing.

The majority of complaints **we** receive that are not resolved straight away are resolved within four weeks of receipt.

Next steps if you are not happy with the response provided

We are dedicated to **our** customers and seek to do what is right, however, sometimes **we** may not be able to reach an agreement with **you**. If this is the case, and **you** remain dissatisfied once **you** have received **our** response to **your** complaint, **we** will refer **your** complaint to **our** Customer Relations Team for a separate review.

The Customer Relations Team will contact **you** to let **you** know they have received **your** complaint and when their review is complete, they will provide **you** with a final response on behalf of Zurich.

Complaint Procedure Leaflet

A leaflet containing full details of **our** complaint procedure will be provided during the complaint handling process and is available on request.

The Financial Ombudsman Service (FOS)

If **we** are unable to resolve **your** complaint to **your** satisfaction within eight weeks, or if **you** remain dissatisfied following receipt of **our** final response letter, **you** can ask the FOS to formally review **your** case. **You** must contact the FOS within six months of **our** final response. The FOS contact details are as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You can telephone on: **0845 080 1800**

Or e-mail:

complaint.info@financial-ombudsman.org.uk

This is a free and impartial service and will not affect **your** legal rights. **You** are entitled to contact the FOS at any stage of **your** complaint.

Zurich Insurance plc is covered by the Financial Services Compensation Scheme (FSCS) which means that **you** may be entitled to compensation if **we** are unable to meet **our** obligations to **you**. This insurance is protected in full for the first £2000 and then 90% of the remainder of the claim. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on **020 7892 7300**.

If I take out cover but then change my mind, can I get my premium refunded?

If **you** cancel **your** policy 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 **we** have been on cover subject to a minimum premium of £25 (plus Insurance premium tax). If **you** cancel **your** policy after this period, **we** will give **you** a refund in proportion to the time left until **your** current period of insurance is due to expire.

Can I cancel the policy at any other time?

You have the right to cancel the policy at any time by telling **us**, either in writing or over the phone using the contact details set out in **your** covering letter.

Navigators and General

Navigators and General is a trading name of Zurich Insurance plc. Underwritten by 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

Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business Communications may be recorded or monitored to improve our service and for security and regulatory purposes