

The Navigators & General Yacht & Motorboat Policy

Our standard policy provides extensive cover, and is divided into 2 sections to make it clear and easier to follow.

Section A – Loss or damage to the vessel, her boats, gear and equipment as per policy cover.

Section B – Legal liability for claims made against the assured by third parties, including passengers and guests whilst on board, embarking or disembarking the vessel.

The following benefits and cover are included as standard:

- **£3 m** Third Party & Passenger limit of indemnity.
- Changes of outboard motors up to 10hp and tenders up to 16' and £2000 value need not be advised, provided that the Total Sum Insured is adequate and that you retain a record of the serial number of outboard motors.
- **Transit risks** within Europe for vessels up to 30'.
- Loss of gear and equipment from the **exterior** of the vessel following forcible theft.
- Frost damage to machinery.
- Personal accident cover for owner and guests (up to £60,000 any one event).
- Dropping off and falling overboard of outboard motors.
- Salvage charges and liability for cost of raising or removal of wreck.

The above is only a summary of the cover and the actual policy should be read for the full details of the precise terms, exceptions and restrictions. A specimen policy will be sent on request.

Conditions apply.

www.navandgen.com



NAVIGATORS & GENERAL

A Member of the  Zurich Insurance Group

Established in 1921, Navigators & General has been at the forefront of pleasurecraft insurance for over 90 years, and enjoys the worldwide backing and resources of the Zurich Insurance Group.

Key features of Navigators & General service include:

- Competitive Premiums
- World Class Security
- Specialist Cover
- Experienced and helpful staff
- Members of the British Marine Federation
- Covered by the Financial Ombudsman Service.

For particulars apply to:

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www.navandgen.com



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A Member of the  Zurich Insurance Group

Yacht & Motorboat Insurance

PROPOSAL FORM

Navigators and 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 authorised 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. 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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YACHT & MOTORBOAT INSURANCE PROPOSAL FORM

Please take reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't your policy may be cancelled, treated as if it never existed, or your claim rejected or not fully paid. Please write in BLOCK LETTERS and tick correct answer boxes.

Please remember to sign the declaration at the end of the form.

Reference number

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1 General details

Full name of owner

Title: Mr, Mrs, Miss Date of birth

Forenames

Surname

Name of Main User (if different from above.)

Occupation in full

Nature of business

Full postal address

Post code

Telephone daytime

Telephone evening

Mobile

E-mail address

Day Month Year

Date insurance required from

(The liability of the Company does not commence until this proposal has been accepted by the Company and the premium paid, unless otherwise agreed)

2 Details of vessel to be insured

Name

Class or type

Length Beam Year built

Material of hull

Name of builder

Actual price paid £ Date

If vessel registered, please state where

Date of last survey

Surveyor's name

Is the vessel of amateur construction/fitout? Yes No

Has the vessel been converted/modified? Yes No

If Yes, please give details

State number type, make and location of fire extinguishers

3 Details of engines

Maximum design speed with present machinery in:

knots or MPH

Inboard Number of engines

Manufacturer

Type: Sterndrive Surface Jet IPS Shaft-drive

Other (please specify)

Year of make

Horsepower of each Fuel

Outboard Number of engines

3.1 Manufacturer

Year of make

Horsepower Serial number

3.2 Manufacturer

Year of make

Horsepower Serial number

3.3 Serial Number of Tender

Serial Number of Tender Inboard Engine

(if the tender has an outboard engine please note details including serial number in 3.1/3.2 above)

Please note it is a policy condition that you retain a record of the serial number of outboard motors.

4 Value of items to be insured

The insurance will automatically cover the following, **provided the total value insured, is adequate:**

1. Outboard motors up to 10 horsepower for market value provided record of serial number is kept.
 2. Vessel's boats and tenders up to 16' and valued up to £2,000 provided marked with a unique identifier.
 3. Personal effects for 2% of value of vessel (minimum £500 maximum £2500).
- NOTE. Personal effects are the personal belongings of the owner and his/her family. Items that would normally be sold with the vessel in commission should not be included as personal effects but as part of the vessel value. Cover is not available unless the vessel has lockable cabin accommodation.*

If the items listed by you fall within these limits they will not be shown separately in the schedule. There is no need to advise the Company of alterations within these limits.

Value of vessel and accessories	£	<input type="text"/>
Market value of each outboard motor	£	<input type="text"/>
Market value of trolley	£	<input type="text"/>
Ships boats and tenders	£	<input type="text"/>
If design speed of above exceeds 17 knots		Please tick <input type="checkbox"/>
Value of trailer	£	<input type="text"/>
Personal effects	£	<input type="text"/>
Total value to be insured	£	<input type="text"/>

Please list personal effects worth over £200 per item

<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£
<input type="text"/>	£

5 Additional Cover

Do you wish to cover any of the following additional risks?

- (a) If over 30 feet overall, accidental loss or damage to the insured vessel while in transit by road within the United Kingdom? Yes No
- (b) Liability to or of persons towed on waterskis by the insured vessel? Yes No
- (c) Legal protection cover? Yes No

6 Use

Will the vessel be used for any purpose other than your own private pleasure? Yes No

If YES, please give details

Is the vessel used for long term residential purposes by any persons? Yes No

If YES, please give details

Will the vessel be used for racing? Yes No

If YES please indicate type of event entered:

Local club racing in UK Coastal Waters

Other events e.g. Solent Series (Hamble), Cowes or Cork Week

R.O.R.C., J.O.G. or one design

Do you wish to cover racing risks to masts spars and sails? Yes No

If YES please state total value of masts spars and sails etc. £

Note: This value should represent the total replacement cost **as new** of masts, spars, (including fittings attached thereto) standing and running rigging plus the total replacement cost **as new** of the maximum number of sails that can be set at one time. (We recommend a minimum of 20% value of vessel.)

7 Mooring location

Please state location of the vessel's permanent moorings when in commission

Marina berth? Yes No

Is the vessel to be Laid Up? Yes No

If YES, then please state location

and whether
 Ashore Afloat on moorings or afloat in dock

Laid up period to be
 (state months and days inclusive) from to
 or throughout the period of Insurance

8 Cruising Range

Please indicate required cruising limits. If 'D' state precise requirements

- A Non-tidal waters of the United Kingdom but including inter-connecting tidal stretches for direct access to inland navigation systems A
- B Inland and coastal waters of the United Kingdom excluding Channel Islands, Isle of Man and Northern Ireland B
- C United Kingdom, Eire, Continent of Europe, that is between Brest and the River Elbe including Channel Islands, Isle of Man and Northern Ireland C
- D Elsewhere, please state below D

9 Experience

Please give details of the main users experience in charge of a similar size and type of craft.

Number of years

Please give details of any relevant qualifications you hold.

If a professional skipper is employed please give name and attach copy of their current CV.

10 Claims experience

Have any accidents or losses occurred in the past 5 years in connection with any vessel owned or sailed by anyone named in this form or your professional skipper?

Please answer Yes No

If YES please give date and amount of each accident or loss

Date	Amount	Details
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

11 Finance interest

Does any finance company have an interest in the vessel to be insured? Yes No

If YES, please give name, address and agreement number

12 Previous Insurance Details

Name of present or previous insurer

--

Renewal date if known

--

No claims bonus awarded _____ years

(if applicable please enclose latest renewal notice as proof)

13 General questions (please answer all the questions below)

Has any other Insurer at any time refused to insure you or anyone named in this form, imposed special terms or requested extra precautions? Yes No

Have you or anyone named on this form been convicted of, or received a police caution, for any criminal offence (other than motoring offences) which are not spent and/or are there any prosecutions pending for non motoring offences. Yes No

If the policy is in a company name or the vessel is used commercially in any way please confirm if there is any other material information you should disclose? Yes No

Material information includes any unusual or special circumstances which increases the risk or any particular concerns which led to the insurance being placed.

If the answer is Yes to any of the above please give full details.

Who controls my personal information?

This notice tells you how Navigators and General, a trading name of Zurich Insurance plc ("Zurich"), as data controller, will deal with your personal information. Where Zurich introduces you to a company outside the group, that company will tell you how your personal information will be used.

You can ask for further information about our use of your personal information or complain about its use in the first instance, by contacting our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

If you have any concerns regarding our processing of your personal information, or are not satisfied with our handling of any request by you in relation to your rights, you also have the right to make a complaint to the Information Commissioner's Office. Their address is: First Contact Team, Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, SK9 5AF.

What personal information will you collect about me?

We will collect and process the personal information that you give us by phone, e-mail, filling in forms on our website, or otherwise and when you report a problem with our website. We also collect personal information from your appointed agent such as your trustee, broker, intermediary or financial adviser and from other sources, for verification purposes, such as credit reference agencies, other insurance companies, information you have volunteered to be in the public domain and other industry-wide sources.

The type of personal information we may collect includes; basic personal information (i.e. name, address and date of birth), occupation and financial details, health and family information, claims and convictions information and where you have requested other individuals be included in the arrangement, personal information about those individuals.

In providing Zurich with personal information on other individuals on your policy, you agree that you have their permission to do so or you are managing the contract on another's behalf.

Who do you share my personal information with?

Where necessary or required we may need to share your personal information for the purposes of providing you with the goods and services with the types of organisation described below:

- associated companies including reinsurers, suppliers and service providers;
- introducers and professional advisers;
- regulatory and legal bodies;
- central government or local councils;
- law enforcement bodies, including investigators;
- survey and research organisations;
- credit reference agencies;
- healthcare professionals, social and welfare organisations;
- other insurance companies.

How do you use my personal information?

We and our selected third parties will only collect and use your personal information (i) where the processing is necessary in connection with providing you with a quotation and/or contract of insurance and/or provision of financial services that you have requested; or (ii) for our "legitimate interests". It is in our legitimate interests to collect your personal information as it provides us with the information that we need to provide our services to you more effectively including providing you with information about our products and services. We will always ensure that we keep the amount of information collected and the extent of any processing to the absolute minimum to meet this legitimate interest. Examples of the purposes for which we will collect and use your personal information are:

- to provide you with a quotation and/or contract of insurance;
- to identify you when you contact us;
- to deal with administration and assess claims;
- to make and receive payments;
- to obtain feedback on the service we provide to you;
- to administer our site and for internal operations including troubleshooting, data analysis, testing, research, statistical and survey purposes;
- for fraud prevention and detection purposes.

We will contact you to obtain consent prior to processing your personal information for any other purpose, including for the purposes of targeted marketing unless we already have consent to do so.

How do you use my personal information for websites and email communications?

When you visit one of our websites we may collect information from you such as, your email address, IP address and other online identifiers. This helps us to track unique visits and monitor patterns of customer website traffic, such as who visits and why they visit.

We may use cookies and/or pixel tags on some pages of our website. A cookie is a small text file sent to your computer. A pixel tag is an invisible tag placed on certain pages of our website but not on your computer. Pixel tags usually work together with cookies to assist us to provide you with a more tailored service. This allows us to monitor and improve our email communications and website. Useful information about cookies, including how to remove them, can be found on our websites.

How do you transfer my personal information to other countries?

Where we transfer your personal information to countries that are outside of the European Union we will ensure that the transfer is carried out in a compliant manner and appropriate safeguards are in place. A copy of our security measures for information transfer can be obtained from our Data Protection Officer at: Zurich Insurance Group, Tri-centre 1, Newbridge Square, Swindon, SN1 1HN, or by emailing the Data Protection Officer at GBZ.General.Data.Protection@uk.zurich.com.

How long do you retain my personal information for?

We will retain and process your personal information for as long as necessary to meet the purposes outlined in the notice provided to you at the time of collection of your personal information.

These periods of time are subject to legal and regulatory requirements (for example those set out by HMRC and the FCA), or to enable us to manage our business.

What are my Data Protection rights?

You have a number of rights under the data protection laws, namely:

- to access your data (by way of a subject access request);
- to have your data rectified if it is inaccurate or incomplete;
- in certain circumstances, to have your data deleted or removed;
- in certain circumstances, to restrict the processing of your data;
- a right of data portability, namely to obtain and reuse your data for your own purposes across different services;
- to object to direct marketing;
- not to be subject to automated decision making (including profiling), where it produces a legal effect or a similarly significant effect on you;
- to claim compensation for damages caused by a breach of the data protection legislation;
- if we are processing your personal information with your consent, you have the right to withdraw your consent at any time.

We will, for the purposes of providing you with a contract of insurance, processing claims, reinsurance and targeted marketing, process your personal information by means of automated decision making and profiling where we have a legitimate interest or you have consented to this.

Declaration (Signing this form does not bind you to complete the insurance) I declare that to the best of my knowledge and belief the information given on this form is true in every respect. I also declare that if anything on this form was written by another person he or she acted as my agent for this purpose. The Company reserves the right to decline any proposal.

To be signed by the person(s) completing this form. Where there is joint ownership or a named main user, all must sign this proposal.

Signed	1)	2)	3)
Date	1)	2)	3)

What happens if I fail to provide my personal information to you?

If you do not provide the required personal information to provide you with the services you have requested we will not be able to provide you with a contract or assess future claims.

How do you use my claims history?

When you tell us about an incident or claim we may pass information relating to it to the relevant database. We and other insurers may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

This helps to check information provided and prevent fraudulent claims.

Fraud prevention and detection

In order to prevent and detect fraud we may at any time:

- check your personal data against counter fraud systems;
- use your information to search against various publicly available and third party resources; use industry fraud tools including undertaking credit searches and to review your claims history;
- share information about you with other organisations including but not limited to the police, the Insurance Fraud Bureau (IFB), other insurers and other interested parties.

If you provide false or inaccurate information and fraud is identified, the matter will be investigated and appropriate action taken. This may result in your case being referred to the Insurance Fraud Enforcement Department (IFED) or other police forces and fraud prevention agencies. You may face fines or criminal prosecution. In addition, Zurich may register your name on the Insurance Fraud Register, an industry wide fraud database.