



# NAVIGATORS & GENERAL

## No.1 in Yacht and Motorboat Insurance

### NICHOLSON 32 ASSOCIATION BENEFITS

Established in 1921, Navigators & General was launched to help improve sailors' rights and conditions. Its first policy was designed to protect master mariners who lost their Masters Certificate, quickly followed by a range of indemnity policies for merchant seamen. In effect, the Company almost became a 'trade union' for sailors during the depression years, fighting for their rights in a period of poor working conditions at sea, uncertainty and low pay.

Soon afterwards, a completely new market was identified for yacht and motorboat insurance. Until Navigators and General began providing specialist policies for pleasurecraft, owners had to use the same complex and expensive policies used by the owners of merchant ships. Very quickly, the Company was insuring more yacht tonnage than any other Company in the world.

Navigators & General specialise in all types of pleasurecraft insurance from dinghies to superyachts throughout the UK, Europe, Mediterranean and beyond as well as continuing to provide policies to protect the professional sailor.

We are pleased to offer the Nicholson 32 Association members the following benefits devised to meet their particular requirements:-

- 10% discount available on all premiums.
- Waters of the United Kingdom/Channel Islands/Eire and Europe between River Elbe and Brest, including Waterways North of 46° 30' North and West of 10° East and West Coast of France not South of Bordeaux between May and September inclusive annually.
- Personal Accident for owner and guests.
- Automatic cover for outboard motors, personal effects and dinghies within specified limits. Policy adjustments for these items are no longer required.
- Protected 'No Claims Bonus' at no additional premium when maximum 20% achieved.
- £3,000,000 Third Party Liability.
- Unlimited transit cover for the vessel within the UK when requested.
- Cover for loss of gear and equipment from the exterior of the vessel as a result of forcible theft.
- Racing risk cover with up to £10,000 on the rig whilst participating in rallies or races organised by the Association and including the Round the Island Race.
- Whilst on its permanent marina berth any claims or losses shall not affect any No Claim Bonus or be subject to any policy excess.
- Legal Expenses cover extension up to £25,000
- Single handed sailing is permitted, but should not be for periods in excess of 24 hours.

A copy of full out of water survey carried out by YDSA/RINA Surveyor within the last 3 years shall be required.

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NAVIGATORS & GENERAL INSURANCE COMPANY LIMITED

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