

POLICY SCHEDULE

Commercial Craft Policy

Policy Number: YI 0017316C

Agent:	Griffiths & Armour	Branch: Brighton	
The Assured	The London Borough of Hillingdon & Hillingdon Narrowboats Association Insurance Section, 4N/05 Civic Centre Uxbridge Middlesex, UB7 1UW		
Period of Insurance	a) From 01/12/2013 to 30/11/2014 both dates inclusive. b) Any subsequent period for which the company shall have accepted the premium required for renewal of this policy.		
Names of Vessels	See Schedule of Craft		
Warranted Cruising Range	Inland Non-Tidal Waters of the United Kingdom, including the River Thames not below Limehouse Basin and Inland Waters for Direct access to Inland Navigation Systems.		
Applicable Endorsements:	71, 90, 91, 93.		
Mooring Location:	The Boathouse, Royal Quay, Coppermill Lock, Hartfield, Middlesex		
POLICY LIMITS			
SECTION A (Items Covered)	SUM INSURED	LIMIT	
(1) The vessel, her gear and equipment	£218,150		
(2) Outboard Motor(s)	See Policy		
(3) Boat(s)	See Policy		
(4) Trailer	Not Covered		
(5) Personal Effects	See Policy		
TOTAL SUM INSURED	£218,150		
SECTION B			
Indemnity (any one accident)		£5,000,000	
Policy Excess (All Sections)	£100		
Premium		£3,792.32	
This amount includes Insurance Premium Tax at current rate where applicable.			

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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. Authorised by the Irish Financial Regulator and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request. FSA registration number 203093. These details can be checked on the FSA's register by visiting their website www.fsa.gov.uk/register or by contacting them on 0845 606 1234.

Correspondence Address: PO Box 848, Brighton BN1 3GQ. Tel: 01273 863400, Fax: 01273 863401.
Website: www.navandgen.co.uk Email: enquiries@navandgen.co.uk

Communications may be recorded or monitored to improve our services and for security and regulatory purposes.



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Applicable Endorsements

71 Clause 5 under Section A is deleted and the following is substituted:- Theft of the entire vessel or her boats or any trailer is insured hereunder provided that theft of the vessel whilst on a trailer itself is only covered if the trailer has been fitted with and securely locked by a purpose manufactured wheel clamp whilst left unattended.

90 Warranted the appropriate License is held and all conditions thereof complied with.

91 Warranted buoyancy aids are available and worn by all users.

93. Permission for the craft to be hired out but warranted that the Assured's boatman or a person having completed the Narrow Boat Steerers Course, as organised by the Hillingdon, Narrow Boat Association, in charge whilst so used.

The Company shall be under no liability in respect of any loss or damage directly or indirectly arising from the Hirers failure to comply with the terms of the Hire Agreement or any warranty or condition contained or implied therein, or for any loss or damage arising whilst the vessel is being used for other private pleasure purposes.

With permission to be used by Youth Organisations for Educational and/or Training purposes and also provision, as required, for holidays for the disabled and handicapped, and community boating us.

Schedule of Craft

Item	Item - description	No.	Cost Per Item	Sum Insured
	Narrowboats			
1	Pisces	1	£21,000.00	£21,000.00
2	Spirit of 57	1	£66,150.00	£66,150.00
3	Hillingdon Star	1	£51,000.00	£51,000.00
4	Theo	1	£35,000.00	£35,000.00
5	Merlin	1	£45,000.00	£45,000.00
			Total Sum Insured	£218,150.00

Subject otherwise to terms conditions and limitations contained in this policy.

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