



NAVIGATORS & GENERAL

A member of the  Zurich Financial Services Group



Relax, we've got you covered

**Inland Waterways policy breakdown cover
from River Canal Rescue**



For many years, motorists have had the security of inclusive breakdown cover when they insure their vehicles. Unfortunately the boating fraternity have never had the same luxury, **until now.**

River Canal Rescue

Navigators & General (N&G) have teamed up with the only dedicated waterways breakdown service, River Canal Rescue (RCR), to offer inclusive breakdown cover as standard with their Inland Waterways policy.

RCR has a reputation for providing its members with a quality service backed up by a 24-hour, 365 days a year operation. They are equipped with the most up-to-date mapping technology and tools to deliver a fast and efficient breakdown and recovery service, ensuring policyholders complete peace of mind when they are on the water.

Key benefits of your inclusive breakdown cover

- Nationwide breakdown assistance and recovery.
- 24-hour practical and technical telephone assistance.
- Crisis coordination and message relay service.
- Home start and provision pick-up service.

This cover is a pay-on-use system.

Get more from your cover

As well as the standard breakdown cover which comes inclusive with your policy, RCR also offer policyholders the option to upgrade their cover, at reduced rates.

All of the upgrades have the added bonus of no call-out charges:

1 Bronze

Standard cover plus:

- Up to four call-outs in any 1 year.
- Loan of out-board motor for up to 2 days.

Bronze: £150 discounted to £120 (20%).

2 Silver

Standard cover plus:

- Homestart.
- Up to seven call-outs in any 1 year.
- Members can register another user.
- Conveyance of crew to home address or marina.
- Maximum of two relays in one year.

Silver: £180 discounted to £144 (20%).

3 Gold

Standard cover plus:

- Homestart.
- Unlimited call-outs for member or vessel.
- Vessel covered for any user or Member covered on any vessel.
- Conveyance of crew to home address or marina.
- Maximum of two relays per year.
- Annual inspection of registered vessel, engine and electrical system.

Gold: £240 discounted to £192 (20%).

What to do if you break down

If your vessel breaks down call the 24-hour RCR control centre on:

- Freephone **0800 0718021**,
- LoCall **0845 0068021** or
- Landline **01785 248793**

If you are in immediate danger of sinking or personal injury, **call the emergency services on 999 first.**

Unless you are in immediate danger, please stay with your vessel until a rescue vehicle arrives.

The control centre will keep you up to date with any relevant information and the estimated time of arrival of the engineer. If the engineer cannot resolve the problem, they will organise to tow the vessel to the nearest marina or safe haven.

Please have the following information available when you phone:

- Your name and N&G policy number.
- The phone number (including the dialling code) you are calling from.
- The location of your vessel, including the name of river, canal and landmarks.

For further information or to upgrade your membership call **0871 2008021** or visit **www.rivercanalrescue.co.uk**.

Terms and conditions

Unless we have agreed otherwise with you, in writing, English law governs this membership.

'Breakdown' – any engine-related, mechanical or electrical breakdown (failures and breakages), or damage (not including hull) which results in you not being able to sail your vessel.

Your membership covers the cost of the callout and an engineer's attendance for two hours, additional time can be allocated based on availability of RCR engineers.

We do not repair any domestic appliances, electrics or plumbing.

When a contractor attends on behalf of RCR and the fault is diagnosed as terminal or requires 'extensive work', your membership will cover the callout charge and first hour of labour.

A private agreement between you and the contractor will then take over.

There is no minimum call out time – however, we aim to assist within 4 hours.

Recovery to marina must be within a maximum of 2 hours journey time and is dependent on the availability of RCR staff. Charged at £30 per hour.

We are not obliged to answer call outs if the vessel is on a tidal river unless you are safely moored and accessible.*

We can refuse to supply services if – in our reasonable opinion – the vessel is in such a condition or position that the health and safety of our staff or sub-contractors is endangered.

You must take all reasonable steps to prevent a breakdown and your vessel must not be sailed in a dangerous condition or until all recommended repairs have been carried out.

You must keep your vessel properly maintained and serviced.

Pay on use cover under this policy charged at £40 per hour.

General exclusions

You (and not us) will be responsible for the cost of:

- Recovery of the vessel by road.
- Recovering the vessel and crew, if the vessel could have been repaired within a reasonable period of time at or near to the place of the breakdown.
- Any parts, components or materials used to repair the vessel.
- The attendance cost of a locksmith.
- Cost of a diver, crane or slipway hire.
- Cost of towing or repairs for severe damage to the rudder/skeg from hitting underwater obstacles.
- Clearing fouled propellers – where access cannot be gained.
- Repairs to bow thrusters.
- Repairs due to taking on water or hull breach.

*Running out of fuel will incur a surcharge.

Please see www.rivercanalrescue.co.uk for the full terms and conditions.



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To find out more to upgrade your membership simply call **0871 2008021** or visit **www.rivercanalrescue.co.uk**

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Registered in England No. 4126409. VAT Registered No. 823673325.

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