

22/04/2026

Mr John Stafford
97 Bishopton Road West
Stockton-on-tees
TS19 7HB

Dear Mr John Stafford,

Renewing your Yacht Policy.

Need Help?

Customer Services
01242 531172

Claims
01273 863 450

Thank you for choosing to renew your Yacht policy with Navigators & General.

Your New Renewal Confirmation

Underwritten by:	Policy reference:
Tokio Marine	CODY16SL01
Premium	£453.18
Legal Expenses*	£14.75
Insurance Premium Tax at 12%	£56.15
Customer Service Charge	£25.00
Total	£549.08

Yours sincerely,

The Navigators & General Team

Documents Enclosed

✓ Policy Schedule

Navigators & General
C/O Apogee, 6-8 Bonhill Street, London, EC2A 4BX

E: marinecs@navandgen.co.uk T: 01242 531172 W: www.navandgen.co.uk

Navigators & General is a trading name of Geo Underwriting Services Limited authorised and regulated by the Financial Conduct Authority.
FCA Register Number 308400, Registered Address: 2 Minster Court, Mincing Lane, London, United Kingdom, EC3R 7PD.
Registered in England and Wales. Company Number: 4070987

Yacht Insurance Policy Schedule

UMR Number: M24D2860A000
Your Policy Number: CODY16SL01
Period of insurance: 10/05/2026 to 09/05/2027

Your Details

Proposer 1: Mr John Stafford
Address: 97 Bishopton Road West
Stockton-on-tees
TS19 7HB
No Claims Years: 6 or more years
Proposer 2: Mr Christopher John Anthony Hughes
Proposer 3: Mr Thomas Joseph Kinneavy
Proposer 4: Mr Robert Sheffield
Proposer 5: Mr Alastair Gibson

Craft Details

Make & Model: Jouet 1040
Name: Juli
Year Purchased: 1994
Year Built: 1985

Next out of water survey due prior to renewal in 10/05/2033

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Cover

Part A – Your Cover	Included
Part B – Cover Extensions	
Contents	Not Included
Personal Belongings	Not Included
Personal Accident	Included
Marina Benefits	Not Included
Racing Risks	Not Included
Machinery Failure	Not included
Protected No Claims Bonus	Included
Part C – Liability	Included - £5,000,000

Excesses

Policy Excess (Part A)	£250
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Additional excesses may apply – please see Special Conditions/Limitations (Endorsements) section below

Insurer (Part A, B, C)

Tokio Marine

Tokio Marine

Underwritten by Tokio Marine HCC

HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC.

HCCII is registered in England and Wales (Company Reg No:01575839) with registered office at The St Botolph Building, 138-139 Houndsditch, London, EC3A 7BT. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655).

Part D – Legal Expenses

Included

Insurer

Am Trust Specialty Ltd

Arc Legal Assistance Ltd

Registered Address: The Gatehouse, Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE

Registered in England No: 4672894

Authorised and regulated by the Financial Conduct Authority No: 305958

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Sums Insured

Insured Item	Sum Insured
Part A	
Hull and Machinery (Market Value)	£31000
Honda 2.5 HP	£475
Total (Part A)	£31475
Personal Belongings Sum Insured (Unspecified) <i>A single item limit of £300 applies</i>	£0
Total Personal Belongings (Part B)	£0
Total Sums Insured	£31475

Please make one final check that your sums insured/limits of indemnity are adequate as claims payments could be proportionately reduced if any sums insured are too low.

Special Conditions/Limitations (Endorsements)

Endorsement Z

Cruising Area Italian Waters Exclusions:

ou have advised that Your Craft or Vessel will not be moored, stored or operated in Italian Waters. You are not covered by Your policy whilst in Italian Waters.

Premium

Premium	£ 453.18
Legal Expenses	£14.75
Insurance Premium Tax at 12.00%	£56.15
Total*	£524.08

*Please note this does not include any applicable service charge. Please refer to your cover letter for the full premium breakdown and total amount payable.

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BOAT INSURANCE - YOUR STATEMENT OF FACT

This is an important document and you must read it in full

The Statement of Fact is a record of the information you have given us. The information is used to calculate your premium and apply terms and conditions to your policy. Please carefully review the information contained in this document, if any of the information is incorrect or incomplete you must advise us immediately. If you fail to do so, your policy may be cancelled or treated as if it never existed or your claim may be rejected or not fully paid. It may also affect your ability to obtain insurance in the future. If any of the information contained changes in the future, you must advise us immediately.

Policy Reference: CODY16SL01

Insurance Start Date: 10/05/2026

Your personal details

Proposer 1:	Mr John Stafford
Address:	97 Bishopton Road West Stockton-on-tees TS19 7HB
Date of birth:	01/05/1951
Occupation	Retired
Contact telephone number	07968814625
Email	johncstafford51@gmail.com
Boating experience:	More than 3 years
Boating qualifications:	RYA Yachtmaster

Additional policy holders

Additional policyholder 1

Full Name	Mr Christopher John Anthony Hughes
Correspondence address:	21 Parish Brook Road Nailsea Bristol BS48 2FZ

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Date of birth: 05/07/1948
Occupation:

Additional policyholder 2

Full Name Mr Thomas Joseph Kinneavy
Correspondence address: 162 Windy Hill Lane
Marske-by-the-sea
Redcar
TS11 7DY

Date of birth: 14/08/1950
Occupation:

Additional policyholder 3

Full Name Mr Robert Sheffield
Correspondence address: 34 Meadow Park
Galgate
Lancaster
LA2 0NQ

Date of birth: 06/04/1947
Occupation: Retired

Additional policyholder 4

Full Name Mr Alastair Gibson
Correspondence address: 1 & 2 Maesyrfaf
Castle Square
Cilgerran
Cardigan
SA43 2SE

Date of birth: 10/11/1967
Occupation: Retired

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Declarations

The following information is true to the best of my knowledge and belief:

The following questions apply to you, any joint policy holder, or any member of your family permanently living with you:

Does anyone have any unspent criminal offences or convictions?

No

Has anyone had any insurance refused, declined or cancelled?

No

Has anyone been declared bankrupt, entered into an IVA (Individual Voluntary Arrangement) or had a CCJ (County Court Judgement) registered against them?

No

Has anyone had any accidents, losses or claims in the last five years?

No

The following information is true to the best of my knowledge and belief:

All users are capable of operating the craft safely.

Yes

Is your Craft in a good state of repair?

Yes

Your craft is used for commercial activities.

No

Craft Details

Craft type:	Yacht
Make:	Jouet
Model:	1040
Maximum Design Speed	
Name:	Juli
Length:	10.01m - 11.00m / 32ft 10" - 36ft 1"
Year built:	1985
Year purchased:	1994

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Hull material: GRP
Original price paid including all equipment: £0
Your craft is not registered/flagged

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Power

Your craft is inboard powered

Outboard Engines:

Make and Model	Power (HP)
Honda 2.5 HP	3

Berthing and Use

Where kept when not in use:	In a marina (afloat)
Location:	Berth location unlisted
Cruising area/range:	Mediterranean waters not East of 25 degrees East Longitude

You do not live aboard your craft

Cover

Policy Excess: £250

You have specified the following sums insured:

Boat including equipment:	£31000	Market Value
Honda 2.5 HP	£475	
Personal Belongings:	£0	
Specified high value personal belongings (see below):	£0	
Total sums insured:	£31475	

Specified high value personal belongings:

None

Policy Extensions

Personal accident cover is included
Machinery failure cover is not included
Marina benefits are not included
Racing risks are not included

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No claims discount protection is included

Optional Additional Products

Marine Legal Cover is included

Previous Losses & Claims

Number of years of no claims: 6 or more years

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