

GENERAL LIABILITY

KEY FACTS

keyfacts®

ABOUT THIS DOCUMENT

This summary of cover has been prepared to help you to:

- Decide whether this product will meet your needs.
- Compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.

PLEASE NOTE that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate.

THE ISSUER

This product is underwritten by Sportscover Europe Ltd under an authority from Syndicate 3334 at Lloyd's who are managed by:

HAMILTON UNDERWRITING LTD
FCA REFERENCE NUMBER 06684157
 ST HELEN'S, 1 UNDERSHAFT
 LONDON, EC3P 3DQ

The law applicable to this contract will be the law and jurisdiction of the courts of the United Kingdom.

TYPE OF INSURANCE AND COVER

This is a **LIABILITY POLICY** providing public liability, products and professional indemnity cover for sports clubs and associations, as shown below.

SIGNIFICANT FEATURES AND BENEFITS

Depending on the cover you request the policy provides for:

- Policy worded specifically for sports clubs and associations.
- Public liability written on an occurrence basis.
- Professional indemnity written on a claims made basis.
- Cover available for coaching activities.
- Member to member cover.
- Legal defence and court costs.
- Cover provided for volunteers.
- Cover available for landlords, tenants, property owners and organisers of social and fund raising events.

The actual cover provided is shown in your quotation or certificate.

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SPORTSCOVER

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INSURING SPORT SINCE 1986
Insurance partner of UK Sport and RoSPA

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WHAT IS NOT COVERED

SEE EXCLUSIONS SECTION OF THE POLICY WORDING FOR FURTHER DETAIL.

- Participant to participant cover for Category 4 sports – see policy definitions
- War
- Liability assumed under a contract or agreement.
- Assault, battery or deliberate acts.
- Acts of terrorism.
- Any claims brought against the Insured in any country or jurisdiction outside of Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

PERIOD OF INSURANCE

The period of insurance coverage will be for 12 months unless shown differently on the quotation or certificate attached. You will be given at least 21 days notice of the annual expiration date of the policy of the renewal terms.

CANCELLATION RIGHTS

You will have a period of 14 days from the date you receive your insurance documentation to cancel this certificate and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus reasonable administration charges.

HOW TO MAKE A CLAIM

If you wish to make a claim please contact your broker who arranged this insurance.

The information which is required when making a claim is shown in your policy wording.

DISPUTE RESOLUTION

If you have a complaint please contact us. Our contact details are given at the foot of this summary.

We will attempt to resolve your complaint in a timely manner and refer the matter to our internal dispute resolution process and our internal review panel.

If your complaint is not dealt with to your satisfaction, you can contact Lloyd's Complaints Department at:

LLOYD'S COMPLAINTS DEPARTMENT

ONE LIME STREET LONDON EC3M 7HA

TEL: 020 7327 5693

FAX: 020 7327 5225

EMAIL: COMPLAINTS@LLOYDS.COM

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

FINANCIAL SERVICES COMPENSATIONAL SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations.

PREMIUM PAYABLE

The total premium payable is as per the quotation or schedule provided. Insurance Premium Tax at the rate of 6%, which is imposed by HM Government, is compulsory and payable in addition to the insurance premium shown. Any policy fees are separately shown on the insurance quotation or schedule.