

KEY FACTS

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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 Certain Underwriters at Lloyd's

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

HOW TO MAKE A CLAIM

If you wish to make a claim please contact your broker who arranged this insurance or the Claims Department at:

Sportscover Europe Limited
First Floor, 75 / 77 Cornhill London EC3V 3QQ
United Kingdom

Telephone: +44 (0)20 7444 1780

Fax: +44 (0)20 7444 1789

Email: europa.claims@sportscover.com

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

TYPE OF INSURANCE AND COVER

This is a **PERSONAL ACCIDENT** policy providing benefits shown below for injury sustained whilst participating in the nominated sport.

SIGNIFICANT FEATURES AND BENEFITS

Depending on the cover you request the policy provides for:

- A capital sum for death.
- A capital sum for permanent total disablement.
- Payment in respect of temporary total disablement.
- Medical expenses.
- Certain non-medical expenses incurred in relation to an insured injury.

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

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.

SPORTSCOVER™

LONDON • MELBOURNE • SYDNEY

LONDON:

First floor, 75 / 77 Cornhill, London EC3V 3QQ

TEL: +44 (0)20 7283 8444

CLAIMS: +44 (0)20 7444 1780

FAX: +44 (0)20 7444 1789

UNDERWRITING: +44 (0)20 7444 1770

 europa@sportscover.com

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SPORTSCOVER

ROSPA
Partner

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.

- Participation in sports other than those nominated in the quotation or certificate.
- Suicide or any other self injury.
- War and terrorism.
- Any pre-existing defect, infirmity or sickness.
- Aerial activities.
- Psychiatric or psychological disorder.
- Contamination by radioactivity.
- Sickness.

CANCELLATION RIGHTS

You will have a period of 14 days from either

- the date you receive your insurance documentation; or
- The start of the Period of Insurance;

whichever is the latter, to cancel this certificate and receive a full refund. However, if You have made a claim within that time there will be no refund.

Thereafter the Policy may be cancelled at any time by You giving us 30 days' notice in writing. If the period of cover is less than 6 months you will receive a refund less the time for the period of cover you have received, and We shall keep 1 month's premium as an administration charge. If the period of cover was more than 6 months no refund shall be payable. If You have made a claim no refund shall be payable.

Important Note

The Consumer Insurance (Disclosure and Representations) Act 2012 sets out situations where failure by a policy holder to provide complete and accurate information requested by an insurer allows the insurer to cancel the policy, sometimes back to its start date and to keep any premiums paid.

DISPUTE RESOLUTION

If you have a complaint please contact us:

Via Post

Chief Executive Officer,
Sportscover Europe Ltd,
First Floor, 75 / 77 Cornhill, London EC3V 3QQ.
or

Via email:

complaintuk@sportscover.com

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 10%, 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.