

Insurance Product Information Document

Product: Gunplan

Underwritten By: Royal and Sun Alliance Insurance PLC

Ripe Insurance Services Ltd who are permitted to deal as an agent for the insurer and who are Authorised and Regulated by the Financial Conduct Authority No. 313411
Registered office: The Royals, Altrincham Road, Manchester M22 4BJ. Registered in England No. 04507332.

This document provides a summary of the main **Policy** benefits and terms and conditions. Where a word appears in **Bold** type the definition can be found in the insurance booklet under Definitions. The full terms and conditions of the cover and other important information are included in **Your Policy** documents.

WHAT IS THIS TYPE OF INSURANCE?

This insurance can protect non-professional shooters against the risks associated with **Shooting** and owning **Shooting Equipment** including theft and **Accidental Damage** to **Shooting Equipment**, personal accident and public liability.



WHAT IS INSURED?

All **Our** policy covers are optional, so **You** can pick and choose the cover that **You** need. The below policy options are available:

- ✓ Theft, loss or damage to **Shooting Equipment**
- ✓ **Your** legal liability for accidental **Bodily Injury** to a third party or **Accidental Damage** to third party property
- ✓ Hire of alternative **Shooting Equipment** following loss or damage to **Your Shooting Equipment**
- ✓ Personal accident to provide compensation in the event of death, loss of limbs, loss of sight, loss of hearing and permanent disablement following an **Accident** whilst **Shooting**
- ✓ The costs of any dental treatment required following an **Accident** whilst **Shooting**
- ✓ Reimbursement unused and irrecoverable **Shooting Event** fees if **You** have to cancel **Your** attendance due to sickness or injury



WHAT IS NOT INSURED?

- ✗ Any loss, theft or damage to equipment which is hired, loaned or entrusted to **You**
- ✗ Theft from **Your** home unless:
 - o **Your Shooting Equipment** is kept inside **Your** home, garage, outbuilding or wooden shed and any security devices such as door locks are in operation
 - o Theft from the home involves evidence of force and violent entry or exit
- ✗ Loss or theft of any **Shooting Equipment** left unattended in the open
- ✗ **Bodily Injury** to any employees or member of **Your** immediate family



ARE THERE ANY RESTRICTIONS ON COVER?

- ! Certain limitations may apply to **Your** policy e.g.
 - The **Excess** (the amount **You** have to pay on any claim)
 - Monetary limits for certain covers
 - Clauses which may exclude certain losses or damage
- ! A single article limit of £12,000 applies to **Shooting Equipment**



WHERE AM I COVERED?

- ✓ Please refer to the **Territorial Limit** in **Your Insurance Schedule**



WHAT ARE MY OBLIGATIONS?

- **You** must take reasonable care to provide complete and accurate answers to the questions We ask when **You** take out, make changes to, and renew **Your** policy.
- Please tell Us immediately about changes to the information set out in the application form or **Your** schedule
- **You** are required to take reasonable care to protect yourself and **Your Shooting Equipment**



WHEN AND HOW DO I PAY?

- **You** can pay in full either by direct debit or credit card.



WHEN DOES THE COVER START AND END?

From the starting date (shown on **Your** schedule) for 12 months – and then for the period specified when **You** renew and pay **Your** premium.



HOW DO I CANCEL THE CONTRACT?

If **You** decide that for any reason, this policy does not meet **Your** insurance needs then please return it to Gunplan within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after **You** may cancel the policy at any time by informing Gunplan however no refund of premium will be payable.