

# Gun Insurance

## Insurance Product Information Document

Company: Ripe Insurance

Product: Gunplan

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. 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 up to £50,000
- Your legal liability for accidental Bodily Injury to a third party or Accidental Damage to third party property up to £10m
- Hire of alternative Shooting Equipment following loss or damage to Your Shooting Equipment up to £200
- 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 up to £50,000
- The costs of any dental treatment required following an Accident whilst Shooting up to £500
- Reimbursement unused and irrecoverable Shooting Event fees if You have to cancel Your attendance due to sickness or injury up to £500



#### 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
- Death benefit is reduced to £1,000 if you are under 18
- If you are over 80 the benefits are reduced to £5,000 and there is no cover for loss of hearing and permanent total disablement



#### 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 as soon as reasonably possible but no later than 14 days 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
- In the event of a claim You shall notify Us of the claim within the following time frames
  - Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers
  - Within 30 days of the date of the incident occurring for all other claims



### WHEN AND HOW DO I PAY?

You can pay in full either by direct debit or credit card at inception.



### WHEN DOES THE COVER START AND END?

Cover will start from the starting date (shown on Your schedule) for 12 months.



### HOW DO I CANCEL THE CONTRACT?

To cancel within the first 14 days You must send a signed letter of cancellation via post or send an email. If You have spoken to Us to arrange Your policy, We may deduct an administration fee of up to £10 but this charge will not be made if You have arranged Your policy online without speaking to Us.

You may cancel after the 14 days have expired. We may provide You with a refund of premium less the administration cancellation fee of up to £30.00. There will also be no return of premium where the premium refund due is less than £10. You must send a signed letter of cancellation via post or send an email:

Post: The Royals, 353 Altrincham Road, Manchester M22 4BJ

Email: [admin@gunplan.co.uk](mailto:admin@gunplan.co.uk)