

Insurance Product Information Document

Product: Insure4Sport

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?

Insure4Sport can help protect coaches, teams or individuals against the risks associated with their sport including public liability, professional indemnity, personal accident and theft, loss or damage to sports equipment.



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:

- ✓ **Your** legal liability for accidental **Bodily Injury** to a third party or accidental damage to third party property arising from all activities connected to their sport
- ✓ Participant to Participant cover
- ✓ **Your** legal liability arising from a breach of professional duty from negligent acts, errors or omissions
- ✓ Personal accident to provide compensation in the event of death, loss of limbs, loss of sight, partial loss of sight, broken bones and permanent disablement following a sporting **Accident**
- ✓ Compensation if **You** are admitted to hospital as an in-patient for more than 24 hours
- ✓ The costs of dental treatment or physiotherapy required following a sporting **Accident**
- ✓ Loss of earnings following a sporting **Accident**
- ✓ Theft, loss and damage to sports equipment
- ✓ **Your** legal liability for damages in respect of **Bodily Injury** to any person employed



What is not insured?

- ✗ Any claims not arising out of **Your** participation in the sports insured
- ✗ Any property belonging to **You** or in **Your** care, custody or control, but this exclusion does not apply to:
 - o Premises (including the contents thereof) and other property temporarily occupied by **You** for the purpose of the sport specified in the insurance schedule
- ✗ Loss or theft of any **Sports Equipment** left unattended unless the loss or theft shows evidence of forced entry/exit to or from any premises, changing room or any securely locked locker or other similar place of storage



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 £2,500 applies to sports equipment
- ! A single article limit of £250 applies to personal possessions



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



When and how do I pay?

- **You** can pay in full either by direct debit or credit card.
- Alternatively monthly payments are also available, if **You** have selected this option **You** will be informed by **Your** credit provider the date and amounts of each payment



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 Insue4Sport 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 Insure4Sport however no refund of premium will be payable.