

# SPORT INSURANCE

## Insurance Product Information Document

Company: Ripe Insurance

Product: Insure4Sport

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.

Aviva Insurance Limited. Registered in Scotland Number 2116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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 liability for damage to 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
- Any claim for Sports Equipment where evidence of ownership cannot be provided
- Theft, loss or damage to mobile phones



#### 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 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
- In the event of a claim You shall notify us of the claim within the following time frames
  - o Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers
  - o 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.

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.



### How do I cancel the contract?

To cancel please contact us within the first 14 days of the purchase or renewal of the policy or the day on which you receive your policy documents, whichever is the later.

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.