

# SPORT INSURANCE

## Insurance Product Information Document

### Product: Insure4Sport

### Underwritten By: Aviva Insurance Limited

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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
- Any claim for **Sports Equipment** where evidence of ownership cannot be provided



### 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 – and then for the period specified when **You** renew and pay **Your** premium.



## How do I cancel the contract?

If **You** are not happy with it and choose to cancel **Your** policy within the first 14 days of inception or within 14 days of the policy renewal date, **You** will be entitled to a full refund of **Your** policy insurance premium including any insurance premium tax and policy fees paid, on condition that no claims have been made or are pending. **You** must send a signed letter of cancellation via post or fax 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**.

If any gifts or promotional vouchers have been provided with **Your** policy, a refund will only be completed if these are returned with a signed letter of cancellation. If printable vouchers have been provided these must have not been redeemed. This does not affect **Your** statutory rights.

**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@insure4sport.co.uk](mailto:admin@insure4sport.co.uk)