

Shooting Insurance

Insurance Product Information Document

Company: Ripe Insurance Services Ltd

Product: Shooting

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: One Stockport Exchange, Railway Road, Stockport, United Kingdom, SK1 3SW. Registered in England No. 04507332.

Hiscox Insurance Company Limited is Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority (Reference No.113849) and the Prudential Regulation Authority

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 of 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?

- ✓ Cover applies in the UK. It maybe extended to Worldwide if you have selected this option



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.
- You must 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
- 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 becoming aware of any loss for any claim in respect of riot, civil commotion, strikers or locked out workers
 - o As soon as reasonably possible but within 30 days of the date of the incident being discovered



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?

If You are not happy with it and choose to cancel Your policy within the first 14 days of the purchase or renewal of the policy or the day on which You receive Your policy documentation, whichever is the later, You will be entitled to a full refund of Your policy insurance premium including any insurance premium tax and policy fees paid.

You may cancel after the 14 days have expired. You will be entitled to a refund of the premium paid subject to a proportionate deduction for the time on cover. There will also be no return of premium where the premium refund due is less than £10.

Where a claim has occurred within the period of insurance no refund of premium will be paid. In addition, a cancellation charge will be made by Ripe as outlined in their Terms of Business, if You wish to cancel Your policy please contact Ripe.

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