

SPORTS GROUPS

Group 1

Abseiling	Fives	Running
Aerobics	Floorball	Sail boarding
Angling	Golf	Sailing* (inside 12mile limit)
Archery	Gym work (not power lifting)	Scrambling (on foot)
Athletics	Handball	Snorkelling
Back packing	High diving	Softball
Badminton	Hiking	Spear fishing
Ballet	Hill walking	Squash
Baseball	Hydrospeeding (up to grade 3)	Stoolball
Basketball	Indoor cricket	Surfing
Biking (not mountain biking)	Jogging	Swimming
Boating* (inside 12mile limit)	Kayaking (up to grade 3 / sea)	Tchoukball
Boule / Petanque	Keep fit training	Ten pin bowling
Bowls	Kite flying (traditional)	Tennis
Bushcraft	Korfball	Trekking
Camping	Linesmen for any team sports listed	Velomobile
Canoeing (up to grade 3)	Netball	Volleyball
Cheerleading	Officials for any sports listed	Walking
Cricket	Orienteering	Water polo
Croquet	Outrigger canoeing (up to grade 3)	Weight training
Cross country skiing	Pistol Shooting	Wheelchair basketball
Curling	Racquet ball	Wheelchair bowls
Cycling	Rafting (up to grade 3)	Wheelchair curling
Dance	Rambling	Windsurfing* (inside 12mile limit)
Dodge ball	Road running	Yachting* (inside 12mile limit)
Fell running/walking	Roller skating	
Fencing	Rounders	
Fitness training	Rowing	

Group 2

Adventure racing	In-line skating	Scuba diving (to 30m accompanied or 50m if qualified/under instruction)
Airsoft	Jousting	Skateboarding
Alpine skiing	Judo	Ski bobbing
Assault course	Kayaking (grade 4&5)	Skidoo riding*
Aquaskipping	Karate (below brown belt)	Skiing (downhill)
Ballooning	Kendo	Snow blading
Bicycle polo	Kite buggying	Snow boarding
Bouldering	Kite flying (traction)	Snow mobile driving*
Canoeing (grade 4&5)	Kite surfing	Snow shoeing
Cheerleading with stunting	Lacrosse	Soccer
Circus workshops	Land yachting (single seat)	Sports climbing
Clay pigeon shooting	Marathon running	Stand up paddle boarding/sailing
Climbing (with ropes &/or guides or bolted)	Martial arts (non competitive)	Surfboat rowing
Cycle speedway (not motorised)	Mono skiing	Surf kayaking
Dog sledging	Mountain biking (non competitive)	Surfskiing
Downhill skiing	Off-piste skiing (not alone and not contrary to local advice)	Telemark skiing
Fin Swimming	Outrigger canoeing (grade 4&5)	Tobogganing
Flag American football	Paintball	Tough guy
Football	Parascending	Tough guy
Football tours	Pony trekking	Trekking peaks
Futsal	Rafting (grade 4&5)	Triathlon (not Ironman)
Go karting* (under 250cc)	Referee of any sports events listed	Ultimate frisbee
Gymnastics	Re-enactment	Underwater hockey
Heliskiing	Rifle shooting	Via ferrata
Historical fencing	Rock Climbing (with ropes and/or guides)	Wakeboarding
Hockey	Roller blading	War games
Horse riding (not competition)	Roller hockey	Water skiing*
Hydrofoiling (on water)	Sailing# (further than 12 miles from shore)	Wheelchair Rugby
Hydrospeeding (grade 4&5)	Sand yachting (single seat)	Zorb ball riding
Ice skating		
Indoor climbing		

Group 3

American football	Hurling	Pony mounted games
American wrestling	Ice climbing	Potholing
BMX freestyle	Ice hockey	Power lifting
BMX racing	Iron man (competition)	Rafting (above grade 5)
Bobsleigh	Jet skiing*	Ranch activities
Boxing	Kabaddi	Roller derby
Bridge swinging	Karate (brown belt and above)	Quad bike* (under 250cc)
Bungee jumping	Kayaking (above grade 5)	Rugby (league & union)
Canoe polo	Kick boxing	Saddle chariots
Canoeing (above grade 5)	Kite landboarding	Shark cage diving
Canyoning	Krav maga	Short track speed skating
Caving	Land surfing	Skeleton luge
Climbing (cliff/ice)	Luge	Ski acrobatics/ jumping/ stunting
Dirt surfer	Martial arts (competition)	Ski racing
Free diving	Modern pentathlon	Ski randonee / touring
Gaelic football	Mountain biking (competition)	Street luge
Game hunting with rifles/guns	Mountain boarding	Strongman
Horseback Archery (proficient riders)	Mountaineering (w/ropes & guides)	Trail bikes* (less than 125cc)
Horseball	Old mine exploration	Trampolineing
Horse riding (competition)	Outrigger canoeing (above grade 5)	Wrestling
Hunting (on horseback)	Polo ^A	
	Polocrosse	

Group 4

Hang gliding **	Parachuting **	Paramotoring*
Kitewing usage **	Paragliding **	Powerbocking
		SkyDiving **

Note: **Tandem aerial activities - liability cover for pilot against claims by passenger are excluded.
 Note: ^APolo for Personal Liability claims there is a player to player exclusion
 Note: *Liability for mechanically propelled vehicles is excluded.
 Note: #Sailing (further than 12 mile from shore) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Strait of Gibraltar or the Mediterranean Sea

This document is a listing of our key facts for the SportsGuard Insurance Policy. It contains selected information only. Your Insurance Schedule and the Schedule Details provide full details of the cover purchased.

Who is the Insurer?

SportsGuard is underwritten on behalf of Lloyd's Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.

What sort of insurance is this?

A SportsGuard Insurance policy satisfies the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities listed in the sports group(s) that they have chosen. SportsGuard is not travel insurance

as it has no cover for medical fees or repatriation.

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. Annual policies are valid for one full year and single day cover is valid on the day specified on the Schedule. Please note the cover will not incept if any payment method is dishonoured. We do not issue policies of more than one year although we will consider extending policies on application and with Insurers written agreement.

Are there any significant and unusual exclusions or limitations?

These are all set out fully in the policy wording and please note the following:

- SportsGuard is only available to persons resident in the United Kingdom, Channel Isles, Republic of Ireland or an official BFPO address
- SportsGuard covers amateur activities – professionals (earning over £4000 pa): are excluded.
- There is an exclusion for losses arising from war or terrorist activities
- The insurance contains important conditions that relate to your health and existing medical conditions. In particular you must declare pre-existing medical problems and details of all medical claims made in the past 3 years.
- There are specific sports conditions applicable to certain sports such as diving and mountaineering
- SportsGuard is not a travel insurance and has no cover for medical fees and repatriation
- No persons over 70 can be covered
- There are limits to the amount the insurer will pay in all sections of the policy. Some sections have internal sub-limits.
- You may be responsible for paying part of the claim. The amount you have to pay is the excess. Under most sections of the insurance, claims will be subject to an excess as set out in the Benefits table.
- You are required to take all reasonable care to protect yourself and your property and to act at all times as if you are not insured.

What are my cancellation rights?

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue and provided no claim is made, obtain a full refund. You can cancel outside the 14 day period but no refund of premium will be made.

How do I claim?

To make a claim you must contact One Claims at One Claims at 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP or telephone 0870 112 8468 as soon as possible after the incident giving rise to the claim to declare it.

If I am unhappy what steps do I take to complain?

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact SportsCover Direct. In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is: Policyholder and Market Assistance, Lloyds Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 5225, e-mail: complaints@lloyds.com

What if I am not happy with the outcome of my complaint?

Complaints that cannot be resolved by the Policyholder and Market Assistance may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Am I covered by the financial services compensation scheme?


Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation from the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

EMPLOYMENT CLASSIFICATION

CLASS	EMPLOYMENT
A	Office based occupations - Administrative, Managerial, clerical jobs eg. Civil Engineers, Doctors, Company Directors
B	Supervision of Manual work - eg. Building surveyors, nurses, factory foreman, armed forces
C	Travelling sales, manual work, tradesmen, self employed (if not in Class. D) - eg. Butchers, electricians, engineers, plasterers, mechanics, joiners
D	Drivers, heavy manual work - eg Lorry drivers, taxi drivers, fishermen, farm workers, plant drivers, builders.

This classification reflects the risk of a sports injury resulting in loss of earnings. If you are unsure of your classification please call for advice.
 Note: For non-employed, unemployed, students not working; choose employment class A.

SportsGuard is NOT a substitute for Travel Insurance

For TRAVEL INSURANCE choose 

Without Medical Fees or Repatriation Insurance you could be seriously out of pocket if you have an accident abroad. VentureGuard offers a choice of cover and is available to any destination worldwide for durations from 3 days to 12 months.

Prices are competitive and we will give you a 5% discount. Cover details are described in the VentureGuard brochure, which is available on request or from our WEB site at:

www.sportscoverdirect.com/ventureguard