

This document is a listing of our key facts for the TeamGuard 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?

TeamGuard is underwritten on behalf of Lloyds Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA

What sort of insurance is this?

A TeamGuard Insurance policy satisfies the demands and needs of a Team or Squad of individuals who wish to be covered by a Sports Accident Protection policy whilst participating in the sport listed on the Schedule. TeamGuard is not travel insurance as it has no cover for medical fees or repatriation.

SPORTS GROUPS	
GROUP	SPORT / ACTIVITY
1	Baseball, Basketball, Cricket, Floorball, Indoor Cricket, Netball, Rounders, Rowing, Softball, Ten Pin Bowling, Tchoukball, Volleyball, Wheelchair Basketball, Water Polo
2	Airsoft, Football, Hockey, Lacrosse, Octopush, Paintball, Roller Hockey, Soccer, Touch Rugby, Wheelchair Rugby.
3	American Football, Gaelic Football, Ice Hockey, Polo, Polocrosse, Roller Derby, Rugby Union, Rugby League

^Note: For Personal Liability claims there is a player to player exclusion

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. TeamGuard policies are valid for one full year. Please note that 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:

- TeamGuard is only available for persons resident in the United Kingdom, Ireland or an official BFPO address
- TeamGuard only 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.
- TeamGuard is not a travel insurance and has no cover for medical fees and repatriation
- No persons over 70 can be covered, Junior TeamGuard is only available to children up to the age of 16 years at inception or under 19 years at inception and still in full time education and dependant on parents.
- 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, 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP or telephone 0845 120 6407 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 Department, Lloyd's Market Services, One Lime Street, London EC3M 7HA. Telephone: 020 7327 5693. Fax: 020 7327 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 Department 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 compensational 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

Proposer's obligations - declaration of medical conditions.

It is the responsibility of the proposer to ensure that all persons to be insured under this policy have been asked whether or not they have any existing medical conditions or if they have made a medically related claim on insurance in the past three years and to declare the response to us.

If an insured person is not aware of this and subsequently makes a claim that is rejected they might try to blame the proposer for not making them aware of the need to declare existing conditions.

TeamGuard is NOT a substitute for Travel Insurance

For **TRAVEL INSURANCE** choose  VENTUREGUARD

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