



 **VENTUREGUARD**
Travel Insurance

Single Trip &
Annual Multi Trip

keyfacts[®]

Policy Wording booklet

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Sports Travel Insurance

Key Facts & Policy Wording Booklet

This booklet will help you understand the insurance policy you have bought. It contains a summary of the benefits, Key Facts of the policy and the complete policy wording. This booklet should be read in conjunction with your policy schedule.

A bit about us

SportsCover Direct Limited was established in 1991 by people who are passionate about sport, from skiing to skydiving, walking to windsurfing. We recognised the importance of adequate insurance and, over time, have built up a deep knowledge of the industry. The team are fully up to date with trends in both the insurance and sporting industries and ensure they keep abreast of any new developments. Products are available both for Individuals (personal cover) and for Businesses (commercial cover).

Demands & Needs

This Sports Travel Insurance policy meets the demands and needs of a person who wishes to be covered whilst travelling away from their home and also whilst participating in a sports / leisure activities that are named within the chosen Sports Group(s), for the duration specified and for the level of benefits requested.

Existing medical conditions

Any existing medical conditions - along with injuries incurred in the past 2 years and any injuries that have not been fully cured – must be declared to us for consideration and review by completion of our Medical Questionnaire. Any claim relating to or associated with an existing Medical Condition will automatically be excluded unless we have agreed to cover (sometimes on special terms) in writing.

Proposer's Obligations

If you are buying insurance on behalf of others it is your responsibility to ensure that all persons to be insured under this policy comply with the Terms and Conditions and 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.

This document is a listing of our key facts for this Travel 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?

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

What sort of insurance is this?

This Travel Insurance policy satisfies the demands and needs of a person who wishes to be covered for Travel and Sports/Leisure activities whilst travelling away from their home and also whilst participating in Sports/Leisure activities listed in the sports group that they have chosen and lower numbered groups.

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. Annual multi trip policies are valid for one full year (subject to a 90 day limit per trip) and Single Trip / Extended stay policies are valid for specific dates purchased. You may need to review and update your cover periodically to ensure it remains adequate. The insurance is effective from the date processed (unless otherwise requested). Please note the cover will not accept if any payment method is dishonoured. We do not issue policies of more than 1 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:

- This policy is only available to persons resident in the United Kingdom, Ireland, Channel Islands or who have an official BFPO address
- This policy only covers amateur activities – Professionals (earning over £4000 pa) are excluded.
- Annual multi trip policies are valid for one year only and allow any number of trips within the policy period, subject to a 90 day limit on each trip.
- 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 declare pre-existing medical problems and details of all medical claims made in the past 2 years must be declared.
- There are specific sports conditions applicable to certain sports. Please consult the Table of Sports to check on the sports you participate in.
- There are limits to the amount the insurer will pay in all sections of the policy. Some sections have internal sub-limits such as the amount the insurer will pay for any one item or the total amount for all valuables (such as photographic equipment).
- 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.
- The insurance does not provide cover on a 'new for old' basis. This means that claims will be paid on the basis of the value of your property at the time of loss.

Does it benefit me to have a European Health Insurance Card (EHIC)?

Yes, for medical claims that exceed the monetary excess we will waive the stated excess when the EHIC or Medicare is used to reduce the cost.

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.

How do I claim?

In case of a medical emergency whilst abroad you should contact the International Helpline as soon as you are able. Assistance related expenses MUST be authorised via the 24 hour helpline. 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, Lloyd's 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 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 Compensation Scheme (FSCS)?

Lloyd's insurers are covered by the FSCS. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you 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

GEOGRAPHICAL AREAS

ZONE	COUNTRY
Zone 0	Trips within your Country of Residence – see definition (Medical fees are excluded – see benefits table)
Zone 1	Albania, Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Faroe Islands, Finland, France (including Corsica & Monaco), Germany, Gibraltar, Greece, Hungary, Rep. of Ireland, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Macedonia, Moldova, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, (inc Azores & Madeira), Romania, Russia, San Marino, Serbia, Slovak Republic, Slovenia, Spain (inc Balearic & Canary Islands), Sweden, Switzerland, Tunisia, Turkey, Ukraine, United Kingdom (Choose Zone 0 for trips within your country of residence)
Zone 2	Worldwide excluding USA and Canada
Zone 3	Worldwide including USA and Canada
N.B. Countries or regions in conflict will not be covered. Refer to Conditions for further details and check with the Foreign Office if in any doubt. Their website is www.fco.gov.uk If you are transiting countries in a higher rated Zone please note that you will not necessarily need to purchase cover for that Zone. A trip is defined as at least 2 nights away in pre-booked accommodation.	

SPORTS GROUPS AND ACTIVITIES

Sports Group	Table of Sports / Activity Groups The Table below sets out the sports groups. You are automatically insured for all of the activities in the sports group chosen and lower numbered groups.
1	Abseiling, Aerobics, Angling, Archery, Athletics, Back packing, Badminton, Ballet, Baseball, Basketball, Biking (not mountain biking), Boating ¹ (inside 12mile limit), Boule/Petanque, Bowls, Bushcraft, Camping, Canoeing (up to grade 3), Cheerleading, Cricket, Croquet, Cross country skiing, Curling, Cycling, Dance, Dodge ball, Dragon boat racing, Fell running/walking, Fencing, Fitness training, Fives, Floorball, Golf, Gym work (not power lifting), Handball, High diving, Hiking includes mountain walking (excluding the use of crampons & ice axes), Hill walking Includes mountain walking (excluding the use of crampons & ice axes), Hydrospeeding (up to grade 3), Indoor cricket, Jogging, Kayaking (up to grade 3), Keep fit training, Kite flying (traditional), Korfball, Linesmen for any sports listed, Netball, Officials for any sports listed, Orienteering, Outrigger canoeing (up to grade 3), Racquet ball, Rafting (up to grade 3), Rambling, Road running, Roller skating, Rounders, Rowing, Running, Sailing ¹ (inside 12mile limit), Sail boarding, Scrambling (on foot), Snorkelling, Softball, Spear fishing, Squash, Stoolball, Surfing, Swimming, Tchoukball, Ten pin bowling, Tennis, Trail walking (Flat land walking), Trekking, Velomobile, Volleyball, Walking, Water polo, Wheelchair basketball, Wheelchair bowls, Wheelchair curling, Windsurfing (inside 12mile limit), Yachting ¹ (inside 12mile limit)
2	Adventure racing, Adventure training, Aiki Jujitsu (non-competitive), Airsoft, Aikido (non-competitive), Alpine skiing ⁵ , Assault course, Aquaskipping, Ballooning, Bicycle polo, Bouldering, Bujutsu (non-competitive), Capoeira (non-competitive), Canoeing (grade 4&5), Cheerleading with stunting, Choy Lee Fut (non-competitive), Circus workshops, Clay pigeon shooting, Climbing (with ropes &/or guides or bolted), Cycle speedway (not motorised), Dog sledding, Downhill skiing ⁵ , Fin swimming, Flag American football, Football, Football tours, Futsal, Gymnastics, Hacking ⁷ (on horse back), Hapkido (non-competitive), Helisking ⁵ , Historical fencing, Hockey, Horse riding ⁷ (non competitive) excluding competition and or training for competition, Hydrofoiling (on water), Hydrospeeding (up to grade 4&5) Ice skating, Indoor climbing, In-line skating, Jeet Kune Do (non-competitive), Jousting, Judo (non competitive), Jujutso (non-competitive), Karate (non competitive), Kayaking (grade 4&5), Kendo, Kempo (non-competitive), Kite buggying (single seat), Kite flying (traction), Kite surfing, Koroken Karate (non-competitive), Kyudo (non-competitive), Lacrosse, Laido (non-competitive), Land yachting (single seat), Marathon running, Martial arts (non competitive) does not cover: Mixed martial arts or cage fighting, escrima for kickboxing see group 3 sports, Mono skiing ⁵ , Mountain biking (non competitive), Mountain running, Multi-pitch climbing excluding climbs with crevassed approaches or descents and also any snow/ice climbing (See ice climbing), Ninjutsu - martial art (non-competitive), Off-piste skiing ⁵ (not alone and not contrary to local advice), Outrigger canoeing (grade 4&5), Paintball, Parascending, Pistol Shooting, Pony trekking ⁷ , Preying Mantis (non-competitive), Qi Gong (non-competitive), Rafting (grade 4&5), Re-enactment, Referee of any sports events listed, Rifle shooting, Rock climbing excluding climbs with crevassed approaches or descents and also any snow/ice climbing (See ice climbing), Roller blading, Roller hockey, Sailing (outside the 12 mile limit) ⁴ , San Soo Kung Fu (non-competitive) Sand yachting (single seat), Savate (non-competitive), Scuba diving (to 30m accompanied, 50m if qualified/under instruction), Shindo Junen Ryu (non-competitive), Shotqakan (non-competitive), Skateboarding, Ski bobbing, Skidoo riding/Snow mobiling ¹⁺⁵ , Skiing ⁵ (downhill), Shindo Junen Ryu (non-competitive) Snow blading ⁵ , Snowboarding ⁵ , Snow shoeing ⁵ , Soccer, Sport climbing excluding climbs with crevassed approaches or descents and also any snow/ice climbing (See ice climbing), Stand up paddle boarding/sailing, Surf boat rowing, Surf kayaking, Surf skiing, Taekwondon (non-competitive), Tai Chi Chaun (non-competitive), Tang Soo Do (non-competitive), Telemark skiing, Tobogganing, Touch rugby, Tough guy, Trad climbing excluding climbs with crevassed approaches or descents and also any snow/ice climbing (See ice climbing), Trekking peaks, Triathlon (not Iron man), Ultimate Frisbee, Underwater hockey, Via ferrata, Wakeboarding, War games, Water skiing ¹ , Wheelchair rugby, Wing Chun (non-competitive), Wing Tsun (non-competitive), Wushu (non-competitive), Zorb ball riding, Zip lines
3	Aiki Jujitsu (competitive), Aikido (competitive), American football, American wrestling, BMX freestyle, BMX racing, Bobsleigh ⁵ , Boxing, Bridge swinging, Bujutsu (competitive), Bungee jumping, Canoe polo, Canoeing (above grade 5), Canyoning, Capoeira (competitive), Caving, Choy Lee Fut (competitive), Climbing (cliff/ice), Dirt surfing, Free diving, Gaelic football, Game hunting with rifles/guns, Go karting ¹ (under 250cc), Hapkido (competitive), Horseback archery ⁷ (proficient rider), Horseball ⁷ , Horse riding ⁷ (competition) Includes competition & training for Horse Jumping, Show Jumping, Eventing, Endurance riding, Dressage, Cross country, Point-Point, Hunting ⁷ (on horseback), Hurling, Ice climbing ⁵ , Ice hockey, Iron man (competition), Jeet Kune Do (competitive), Jet skiing ¹ , Jujutso (competitive), Judo (competitive), Kabaddi, Karate (non competitive), Kayaking (above grade 5), Kick boxing, Kite landboarding, Krav maga, Kyudo (competitive), Laido (competitive), Land surfing, Luge, Martial arts (competition) does not cover: Mixed martial arts or cage fighting, escrima, Kempo (competitive), Koroken Karate (competitive), Modern pentathlon, Mountain boarding, Mountain biking (competition), Mountaineering (with ropes and/or guides) limited to 4,000m when outside of Europe (Zones 2 & 3) (w/ropes &/or guides) ⁶ , Ninjutsu (competitive), Old mine exploration, Outrigger canoeing (above grade5), Polo ³⁷ , Polocrosse ⁷ , Potholing, Pony mounted games ⁷ , Power lifting, Preying Mantis (competitive), Qi Gong (competitive), Quad bike ¹ (under 250cc), Rafting (above grade 5), Ranch Activities ⁷ , Roller derby, Rugby, Saddle chariots ⁷ , San Soo Kung Fu (competitive), Savate (competitive), Sea cliff climbing (roped and protected climbing), Shark cage diving, Shindo Junen Ryu (competitive), Short track speed skating, Shotqakan (competitive), Skeleton luge ⁵ , Ski acrobatics ⁵ / jumping ⁵ / stunting ⁵ , Ski racing ⁵ , Ski randonee ⁵ / touring ⁵ , Street luge, Strongman, Taekwondon (competitive), Tai Chi Chaun (competitive), Tang Soo Do (competitive), Trail bikes ¹ (less than 125cc), Trampolining, Wing Chun (competitive), Wing Tsun (competitive), Wushu (competitive), Wrestling
4	Hang gliding ² , Kitewing usage, Parachuting ² , Paragliding ² , Paramotoring ¹⁺² , Powerbocking, Skydiving ²

Specific Sports Restrictions

You are not automatically covered for the following. Call for further details.

Any activities in territories not mapped on the maps issued by the nearest local authority or more than 150km from the nearest habitation unless prior written authorisation has been granted.

1 - Motorised Activities for Personal Liability claims are excluded - see schedule wording for details.

2 - Tandem Aerial Activities for Personal Liability claims made against the Pilot by/on behalf of the passenger (3rd party) are excluded

3 - Polo for Personal Liability claims there is a player to player exclusion

4 - Sailing (further than 12 mile from shore) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Straits of Gibraltar or the Mediterranean Sea

5 - Winter Sports for more than 31 days participation during the validity of an *Annual* Schedule or more than 21 days for any one trip.

6 - Mountaineering activities in Sports Group 3 are not covered in Zones 2 or 3 when over 4000m unless prior written authorisation has been granted.

7 – Any horse riding activities Personal liability is excluded unless riding a horse hired for hacking.

Schedule of Benefits Table

Table of Benefits Section & Description	Limit referred to	GOLD	SILVER	BRONZE	EXCESS	Accident cover between trips (Annual policy only)*
Section 1 - Medical Expenses. (Not within Country of Residence)	Maximum benefit	£10,000,000	£10,000,000	£10,000,000	£50	No
Section 2 - Inconvenience Benefit. after 24 hrs (Not within Country of Residence)	Maximum benefit <i>per day</i>	£1,000 £50	£500 £25	£100 £25	Nil Nil	No
Section 3 - Personal Accident.	Permanent disability Death	£25,000 £25,000	£15,000 £15,000	£10,000 £10,000	Nil Nil	Yes
Section 4 - Personal Liability.	Maximum benefit <i>Physical injuries</i> <i>Property damage</i>	£2,000,000 £500,000 £300,000	£2,000,000 £500,000 £300,000	£2,000,000 £500,000 £300,000	£50 £50 £200	Yes
Section 5 - Legal Expenses & Advice.	Maximum benefit	£50,000	£35,000	£25,000	£50	Yes
Section 6 - Search & Rescue.	Maximum benefit <i>Sledge expenses</i>	£50,000 £400	£25,000 £300	£15,000 £200	£50 £50	Yes
Section 7 - Cancellation & Curtailment.	Maximum benefit	£5,000	£2,500	£1,000	£50	Yes
Section 8 - Activity pack.	Maximum benefit	£500	£300	£150	£50	No
Section 9 - Travel delay, Abandonment and Missed Departure.	Travel delay <i>each 6 hour period</i> Abandonment after 24 hours Missed departure	£250 £50 £5,000 £1,500	£180 £30 £2,500 £1,000	£120 £20 £1,500 £1,000	Nil Nil £50 £50	No
Section 10 - Hi-Jack (Payable after 24 hours)	Maximum benefit <i>per 24 hours</i>	£1,000 £50	£500 £25	£300 £15	Nil	No
Section 11 - Catastrophe.	Maximum benefit <i>transport / day</i> <i>compensation / day</i>	£500 £50 £25	£250 £25 £15	£150 £15 £10	Nil	No
Section 12 - Baggage and Personal Effects. (In all)	Maximum benefit <i>Single item limit</i> <i>Jewellery & Valuables</i>	£2,500 £500 £300	£1,500 £250 £200	£1,000 £150 £100	£50	No
Section 13 - Sports equipment extension. (Subject to 10% co-insurance)	Maximum benefit	£600	£400	£200	£50 +10%	No
Section 14 - Delayed Baggage.	Maximum benefit <i>per 10 hour period</i>	£100 £20	£50 £10	None	Nil	No
Section 15 - Money and Documents.	Maximum benefit <i>Cash limit</i>	£500 £300	£400 £200	£200 £100	£50	No
Section 16 – SAFI (Scheduled airline failure)	Maximum benefit	£1,000	£500	£250	£50	No

Travel Insurance Policy Wording

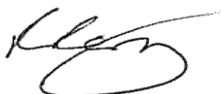
This Policy is arranged and administered by SportsCover Direct and is a contract between **you** (named in the **schedule**) and Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's (hereafter referred to as **us, our, we**).

SportsCover Direct act as the intermediary and should be **your** initial contact if **you** have any questions about this policy.

Provided the premium specified has been paid in the required manner **we** will provide the insurance specified in this Policy and **schedule** and any attached endorsements during the **period of insurance**.

All information supplied to SportsCover Direct by or on **your** behalf is deemed to be incorporated in and shall form the basis of this Policy.

Authorised Signature:



Roger Perry
Head of Accident & Health
Canopus Underwriting Limited

SportsCover Direct is authorised and regulated by the Financial Services Authority and an authorised Coverholder for Canopus Underwriting Limited

Cooling-Off Period

If this cover does not meet **your** requirements, **you** may return the insurance documentation to SportsCover Direct within fourteen (14) days of the cover starting or the day on which **you** receive the documents, whichever is the later.

Provided the Policy has not been relied upon (not past the risk date) **we** will refund all paid premiums within thirty (30) days from the date **we** receive the notice of the cancellation from **you**. **We** will not refund premiums if **you** have made a claim or if the trip has commenced. Please contact SportsCover Direct to obtain this refund. Their address and telephone number is noted in Disputes and Complaints.

Claims Contact Details

In the event of a claim

Please make contact as soon as possible after the incident giving rise to the claim to declare it

Claims Correspondence and Notification:

One Claims, 1-4 Limes Court, Hoddesdon, Hertfordshire, EN11 8EP
Tel No: 0845 120 6407 Email: mail@oneclaims.com

In the event of requiring medical treatment overseas

A 24 hour Telephone Service is operated for **your** benefit. It is important to note that this Policy only covers In-

patient Hospital Clinic or Nursing Home Expenses, repatriation or curtailment authorised by the Assistance Provider, who must be notified within 48 hours of admission and for curtailment prior to departure to **your** usual **country of residence**.

For World-wide assistance contact:

One Assist
Tel No: +44 (0)845 120 6405
Fax No: +44 (0)1992 645133
E-mail: ops@oneassist.com

Dispute and Complaints

SportsCover Direct cares about their customers and believes in building long-term relationships by providing quality products combined with a high standard of service.

If it should happen that **you** have cause for complaint, either in relation to **your** Policy or any aspect regarding the standard of the service received, **you** should in the first instance contact SportsCover Direct who arranged the Policy on **your** behalf.

The Managing Director
SportsCover Direct
Belmont House, High Street
Lane End, Buckinghamshire, HP14 3ER
Tel No: +44 (0)845 120 6400

If the complaint is still not resolved to **your** satisfaction, **you** should contact:

Head of Accident & Health
Canopus Underwriting Limited
Gallery 9, One Lime Street
London EC3M 7HA
Tel No: +44 (0)20 7337 3700 Fax No: +44 (0)20 7337 3992

In the event **you** remain dissatisfied and wish to make a complaint refer that matter to the Policyholder & Market Assistance Department at Lloyd's. Their address is:

Policyholder & Market Assistance
Lloyd's Market Services, One Lime Street
London EC3M 7HA
Tel No: 020 7327 5693 Fax No: 020 7327 5225 E-mail: complaints@lloyds.com

In the event that the Policyholder & Market Assistance Department is unable to resolve **your** complaint, it may be possible for **you** to refer it to the Financial Ombudsman Service (FOS). Following the complaints procedure with the FOS does not affect **your** rights to take legal action.

Further details will be provided at the appropriate stage of the complaints process.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations under this contract. A claim under this contract of non compulsory insurance is covered for 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk

7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN

Cover Options

The Cover Option purchased by you will be shown in the schedule.

Annual Multi-Trip

Provides travel cover during the **period of Insurance** provided no single **trip** lasts longer than 90 days (unless otherwise agreed by **us**). Also comes with **Bonus Cover** which gives benefits between **trips**.

Single Trip

Provides travel cover for one **trip** up to a maximum period of 12 months.

IMPORTANT INFORMATION

Pregnancy and childbirth

We provide cover under this Policy if something unexpected happens. In particular, we provide cover under section 2 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or injury. To be clear, we only provide cover under sections 1 (Medical Expenses) and 7 (Cancellation & Curtailment) of this Policy, for claims that come from **complications of pregnancy and childbirth**. Please make sure **you** read the definition of 'Complications of pregnancy and childbirth' on page 15.

General Conditions

1. Observance – Failure to Comply with Policy Conditions

Our liability to make any payment under this Policy shall be conditional upon **your** observance of all terms, provisions, conditions and endorsements of this Policy. Where **you** do not comply with any obligation to act in a certain way specified in this Policy, this may prejudice **your** position to recovery under any claim. **Your** non-compliance with this clause shall be relevant to any payment by **us** where such non compliance has a material bearing on any insured loss or damage for which any payment by **us** may be made.

2. Disclosure

We shall not be exposed to liability under this Policy and **you** shall have no rights hereunder unless at inception of this Policy and at the time of any amendment:

2.1 **you** were not in breach of any common law duty in regard to non-disclosure or misrepresentation; and further

2.2 **you** had no knowledge and had received no information of any material matter, fact or circumstances (not being a matter of common knowledge of which **we** ought, in the ordinary course of business, to know independently) likely to give rise to a loss hereunder.

Your performance of these obligations shall be a necessary prerequisite to cover, and in any proceedings by **you** or between **you** and **us** the burden shall in all circumstance be upon **you** to establish that these obligations have been complied with.

3. Claims Procedure

On the happening of any occurrence likely to give rise to a claim under this Policy, it is a condition precedent to **our** liability under this Policy that **you** will ensure that notice is given to **us** in writing as soon as reasonably possible after the date of the occurrence and in any event within twenty one (21) days. Such notice shall include full particulars of the occurrence.

4. Claims Co-operation

You shall provide assistance and co-operate with **us** or **our** representatives, in obtaining any other records or information **we** deem necessary to evaluate the incident or claim. In no event shall **we** be liable to pay any claim hereunder unless **you** co-operate with **us** and/or **our** representatives in the investigation of the claim.

5. Applicable Law and Jurisdiction

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary this shall be subject to English law.

6. Contracts (Rights of Third Parties) Act 1999 Clarification Clause

It is not the intention that any third parties to this contract have the right to enforce the terms of this contract. Only **you** and **us** can enforce the terms of this contract.

You and **us** can vary or rescind the contract without the consent of any third party to this contract who may assert they have rights under this Contracts (Rights of Third Parties) Act 1999.

7. Travel Period

The Travel Period in respect of each **trip** shall commence when **you** leave **your** home or place of work whichever occurs last and terminates at the time **you** return to **your** home or place of work whichever occurs first. Cover for Cancellation starts when **you** purchase **your** cover.

8. Access to additional materials

You shall furnish to **us**, or **our** designated representatives, all information, documentations, medical information that **we** may reasonably require at all reasonable times during the term of this Policy, or until resolution of all claims, whichever is later.

9. Right to Medical records and Medical examination

Following notice of a claim, **you** shall provide, when requested by **us**, all authorisations necessary to obtain **your** medical records. **We** have the right to have **you** examined by a physician or vocational expert of **our** choice, and at **our** expense, when and as often as **we** may reasonably request.

10. Fraudulent Claims

If **you** or any other person acting on **your** behalf submits a claim under this Policy that shall in any respect be false or fraudulent, **we** shall be under no liability to make payment in respect of such claim and **you** must pay back any benefit that **we** have already paid. If this happens **we** will not refund any premium.

11. Limitation

In no case shall **our** liability in respect of **you** exceed the largest sum insured stated in the **schedule**.

12. Cancellation (of Insurance Cover)

We may cancel this Policy or any cover hereunder by giving thirty (30) days written notice to **you** at **your** last known address and in such event the premium for the period up to the date when the cancellation takes effect shall be calculated and **we** shall return any unearned portion of the premium paid.

You can cancel this Policy by giving thirty (30) days written notice to:

SportsCover Direct / DareDirect, Belmont House, High Street, Lane End, Buckinghamshire, HP14 3ER

If this happens, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Policy, the premium for the period up to the date when the cancellation takes effect will be calculated and any unearned portion of the premium paid will be returned, subject to a minimum retention of one half of the annual premium or £50, whichever is the greater.

13. Data Protection Act 1998

It is understood by **you** that any information provided to **us** regarding **you** will be processed by **us**, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling of claims, if any, which may necessitate providing such information to third parties.

14. Sports Specific Conditions

14.1 any activity in territories not mapped on the maps issued by the nearest local authority or more than 150km from the nearest habitation unless specifically accepted by **us** in writing.

14.2 mountaineering **activities** in Sports Group 3 are not covered in Zones 3 or 4 when over 4000m unless specifically accepted by **us** in writing.

14.3 scuba diving in Sports Group 2 is covered provided **you** are accompanied and the depth does not exceed 30m. Diving to a depth of 50m is covered provided **you** are either qualified to that depth or training with an instructor.

14.4 for Tandem aerial **activities**, claims made against the Pilot (insured by **us**) by/on behalf of the passenger for Personal Liability are excluded.

14.5 for Motorised **activities**, Personal Liability claims are excluded.

14.6 there is a player to player exclusion for Personal Liability claims as a result of an accident whilst playing Polo.

14.7 sailing outside the 12 mile limit (Group 2) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Strait of Gibraltar and the Mediterranean Sea. Unless specifically accepted by **us** in writing.

14.8 Winter Sports for more than 31 days participation during the validity of an Annual Policy or more than 21 days for any one **trip**. The **trip** period is extended up to 60 days for Sports Groups and Activities 3 & 4

15. Age Limitations

15.1 an **insured person** aged 6 to 15 years of age at inception of this Policy, or up to 18 if still fully

dependent, or up to 23 years if dependent and in full time education, must travel with an adult insured by this Policy or pay the full adult premium.

15.2 an **insured person** who has not reached 16 years of age at inception of this Policy must travel with a responsible adult.

15.8 persons aged 75 years and over on date of application cannot be covered.

16. Medical Warranty

It is warranted that for each **trip** undertaken whilst covered by this Policy, **you** are in good health, fit to undertake the **trip**, and not doing so against medical advice and not doing so for the purpose of obtaining medical treatment.

You must not be aware of any reason that may cause the **trip** to be cancelled or curtailed, either at the time of taking out the Policy or at the time of booking the **trip**. The health of anyone on whom the trip depends must be declared if you are aware that it may cause you to cancel or curtail the trip.

A Medical Questionnaire must be completed and submitted for acceptance by any **insured person** or prospective **insured person** with a Medical condition; or where a Medical or Medically related travel insurance claim has been submitted during the previous three years from the date of application for this insurance.

17. Reasonable Care

You must exercise reasonable care to prevent an injury illness, loss or damage.

18. Residency Warranty

It is warranted that **you** are resident in the either the United Kingdom or the Republic of Ireland or the Channel Islands (Zone 0).

19. Other Insurance

We will not pay any indemnity claim if any loss, damage payment, or liability under this Policy is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurances had this Policy not been effected. This condition does not apply to Section 3 – Personal Accident.

General Exclusions

We will not pay any claim directly or indirectly caused or contributed to by:

1. **War.**
2. the use, release or escape of nuclear materials that directly or indirectly results in nuclear reaction or **radiation** or radioactive contamination; or
 - 2.1 the dispersal or application of pathogenic or poisonous biological or chemical materials; or
 - 2.2 the release of pathogenic or poisonous biological or chemical materials.
3. **your** health that may give rise to a claim where:
 - 3.1 during the two years prior to the commencement of cover under this Policy received or been referred for any treatment surgery, investigations or follow-ups at any hospital, surgery or clinic any of the following medical conditions;
 - 3.1.1 **you** have suffered from asthma requiring inpatient treatment, bronchitis, any other lung or respiratory condition, cancer, any growth or form of malignancy, diabetes mellitus, epilepsy or fits, any kidney or bladder disorder, any mental or psychological condition; or
 - 3.1.2 **you** have any other medical condition that is ongoing or from which **you** have suffered symptoms requiring inpatient treatment during the two years prior to the commencement of cover under this Policy and/or any **trip**; or
 - 3.2 **you** have ever had cardiovascular problems, or other heart condition, hypertension or any cerebrovascular problems that had occurred at anytime prior to the commencement of cover under this Policy and/or prior to any **trip**.
 - 3.3 **you** being diagnosed with a terminal condition.
4. **you** travelling against medical advice.
5. **you** travelling for the purpose of receiving medical treatment.
6. **you** being aware of any medical condition which could reasonably be expected to lead to a claim

Note: **you** must inform **us** of any known health changes happening after this Policy is issued and before **you**

travel. **We** have the right to alter the terms of cover in this instance. Applies to **your** health and the health of anyone on whom the trip depends.

7. **your** professional entertaining.
8. **you** travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel.
9. **you** being under the influence of, or being affected by alcohol or drugs (unless such drug has been prescribed by a qualified **medical practitioner** but not for the treatment of drug addiction).
10. **your** mental illness, anxiety or depression.
11. **your** attempting to commit or committing intentional self-injury or suicide.
12. the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to **you**.
13. **you** taking part in manual labour unless accepted by **us** in writing.
14. any criminal or illegal act by **you**.
15. operational duties as a member of the armed forces.
16. **you** participating in **professional** sports or activities.
17. Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness.
18. **your** deliberate exposure to exceptional danger (other than in an attempt to save human life).
19. **you** riding or driving in any kind of races or rallies, riding or driving motorised two-wheeled vehicles exceeding 125cc unless as part of an **activity** for which the appropriate premium has been paid and **you** and the passenger are wearing a safety crash helmet and in any event driving motorised vehicles for which the **you** do not hold a full UK driving licence in circumstances requiring that such licence be held.
20. **you** engaging in aerial **activities**;
 - 20.1 unless as part of an **activity** for which the appropriate premium has been paid; or
 - 20.2 aviation other than as a fare-paying passenger in a duly certified passenger carrying aircraft flown in the course of licensed operation for the transportation of passengers by air by a properly licensed crew unless as part of an **activity** for which the appropriate premium has been paid.
21. accidents which happen due to **your** failure to observe the rules or regulations governing the **activity** concerned even if such failure is not linked to the cause of loss or damage (due care and attention).
22. the consequences of **injury** or illness from the use of firearms unless the appropriate premium has been paid.
23. for more than 21 days of **winter sports** during any one **trip** and 31 days in total during the **period of insurance**. These limits are extended to 60 days for Sports Group 3 & Group 4.
24. after the expiry of the **period of insurance** during which **you** reach age 75 years.

General Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy, **schedule** or endorsements and are shown in bold print.

1. Activity/ies

Sport/s or leisure undertaken as an amateur and for which the appropriate premium has been paid. Refer to the list of Sports Groups and Activities for their Sports Grouping.

2. Bonus Cover

The additional insurance cover available to **you** when **you** have **our** current Annual Insurance Policy. Bonus Cover provides cover for **injuries** whilst participating in **your** chosen **activities** in between **trips**. The following sections shall apply:

- Section 3 - Personal Accident
- Section 4 - Personal Liability
- Section 5 - Legal Expenses
- Section 6 - Search and Rescue

3. Complications of Pregnancy and Childbirth

In this policy 'complications of pregnancy and childbirth' will only include the following;

- (i) Toxaemia (toxins in the blood)
- (ii) Gestational hypertension (high blood pressure arising as a result of pregnancy)
- (iii) Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine)
- (iv) Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- (iv) Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- (v) Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- (vi) Post-partum haemorrhage (excessive bleeding following childbirth)
- (vii) Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- (viii) Placental abruption (part or all of the placenta separates from the wall of the uterus)
- (ix) Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- (x) Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- (xi) Stillbirth
- (xii) Miscarriage
- (xiii) Emergency Caesarean section
- (xiv) A termination needed for medical reasons
- (xv) Premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date

4. Country of Residence

Is where an **insured person** is domiciled. Can be either United Kingdom (England, Scotland, Wales, Northern Ireland, Isle of Man) or Channel Islands or Republic of Ireland or BFPO. Also referred to as Zone 0.

5. Employee

Any person under a contract of employment, service or apprenticeship with **you**.

6. Excess

The first amount of each and every loss.

7. Hijack

The seizure and control by violence or force of **your** means of transport.

8. Injury

A bodily injury resulting from an accident caused by violent, external and visible means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the accident. It also extends to exposure resulting from an accident to a conveyance in which **you** were travelling.

9. Medical Practitioner

Any suitably qualified medical practitioner registered by the General Medical Council in the United Kingdom (or foreign equivalent); or in respect of dental treatment only, a dental practitioner who is registered with the British

Dental Association (or foreign equivalent); other than:
an **insured person**, a member of the immediate family of the **insured person** or **your employee**.

10. **Period of Insurance**

The period shown in the **schedule**.

11. **Permanent Total Disablement**

Total Disablement which has lasted for twelve (12) consecutive calendar months and entirely prevents **you** from engaging in any occupation for which **you** are suited by education, training or experience for the remainder of **your** life.

12. **Professional**

Any person who derives more than £4,000 pa income from their participation in a sport or activity.

13. **Property**

Personal effects owned by you or **your** responsibility, which are taken by **you** on or acquired during the **trip** including personal effects hired by **you** whilst on **your trip**.

14. **Radiation**

The emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement, or death, amongst people or animals.

15. **Relative**

Your or **your partner's** parents, brother, sister, children, adopted or fostered children, grandparent, grandchild, step parent, step child, step brother or step sister.

16. **Schedule**

The document showing details of **your** cover.

17. **Specialist Sports Equipment**

Equipment purchased or hired by or on behalf of **you** specifically for the purpose of pursuing the **activity**.

18. **Terrorist Activity**

An act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. **Terrorist activity** can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of a **terrorist activity** can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

19. **Trip**

- 19.1 an international journey which commences and ends in **your country of residence** within the geographical zone(s) stated in the **schedule**; or
- 19.2 a journey within **your country of residence**, booked in advance of travel, involving at least two overnights stay in paid accommodation away from **your** residence; or
- 19.3 a trip within **your country of residence**, booked in advance of travel, to attend an organised activity training course involving at least 4 hours tuition for which a fee has been paid, and undertaken wholly or partly for the purpose of pursuing an **activity** during the **period of insurance**.

Cover under section 7 (Cancellation and Curtailment) commences at the time **you** book the **trip** or this Policy is issued and the premium paid, whichever is the later.

20. **Utilisation of Biological weapons of mass destruction**

The emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

21. **Utilisation of Chemical weapons of mass destruction**

The emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

22. Utilisation of Nuclear weapons of mass destruction

The use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

23. Valuables

Jewellery, furs, gold and silver articles, cameras, watches, binoculars, telescopes, photographic equipment, MP3 players, computer and laptop equipment, audio equipment and video equipment.

24. War

Any activity arising out of or attempt to participate in the use of military force between nations and will include:

- 24.1 hostilities or warlike operations (whether war be declared or not).
- 24.2 invasion, civil war, rebellion, insurrection, revolution.
- 24.3 act of an enemy foreign to **your** nationality, or the country in, or over, which the act occurs
- 24.4 civil commotion assuming the proportions of, or amounting to, an uprising.
- 24.5 overthrow of the legally constituted government.
- 24.6 military or usurped power.
- 24.7 explosions of war weapons.
- 24.8 **terrorist activity.**
- 24.9 **utilisation of nuclear, chemical or biological weapons of mass destruction** however these may be distributed or combined.
- 24.10 Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether war be declared with that state or not.

25. We, Us, Our

Canopus Underwriting Limited on behalf of Syndicate 4444 at Lloyd's.

26. You, Your, Insured Person(s)

The person or people named in the **schedule**.

Section 1 – Emergency Medical, Repatriation and Other Expenses

WHAT IS COVERED

We will pay up to the sum insured shown in the Schedule of Benefits Table in respect of:

1. Emergency Medical and Repatriation Expenses

Expenses necessarily incurred outside **your country of residence** as the result of **you** sustaining an **injury** or becoming ill during the **trip** for:-

- 1.1 **your** medical, hospital and treatment expenses (including additional travel and accommodation expenses).
- 1.2 **your** additional repatriation expenses; including compulsory quarantine.
- 1.3 emergency dental treatment for the immediate relief of pain up to a maximum of £150.
- 1.4 accompanying medical attendants if agreed by prior consultation between **your** attending physicians and **us** or **our** appointed advisors.
- 1.5 Reasonable travel and accommodation expenses of a **relative** or friend (not necessarily an **insured person**) who on medical advice is required to travel to, remain with or escort **you**.

We will also pay:

1. Funeral Expenses

We will pay up to £5,000 for the cost of transporting **your** remains or ashes to **your** former **country of residence** if **you** die during the **trip**, and/or the cost of burial or cremation if this takes place in the country abroad where the death occurred provided the total costs do not exceed £5,000.

Section 2 – Inconvenience Benefit

WHAT IS COVERED

We will pay the sum insured shown in the Schedule of Benefits Table for each completed 24 hour period that **you** spend as a hospital in-patient outside the **your country of residence** as the result of **you** sustaining an **injury** or becoming ill during the **trip**, up to a maximum of the sum insured shown in the Schedule of Benefits Table.

WHAT IS NOT COVERED – APPLIES TO SECTION 1 and SECTION 2

1. the **excess** amount shown in the Schedule Of Benefits Table.
2. The first £80 of each and every claim when living and or working in a Ski Resort.
3. the cost of any ongoing medication, consultation or treatment (including any associated, connected travel, accommodation or other expense incurred), the need for which could reasonably have been foreseen by **you** at the time that the **trip** commenced.
4. the cost of treatment which in the opinion of a **medical practitioner** could reasonably be delayed until **you** return to **your country of residence**.
5. costs incurred in respect of an **injury** or illness where **you** elect not to be repatriated for the treatment.
6. normal pregnancy without any accompanying **injury**, illness or disease.
7. any expense incurred after **you** have returned to **your country of residence** or incurred after a period of twelve calendar months has elapsed following the date on which the insured **injury**, illness or contingency first occurred or commenced during the **trip** whichever shall occur the sooner.
8. any claim that comes from pregnancy or childbirth, unless a **medical practitioner** confirms that the claim comes from **complications of pregnancy or childbirth**.

Section 3 – Personal Accident

WHAT IS COVERED

As shown in the Table below **we** will pay **you** if at any time during the **trip** **you** sustain an **injury** which results in **your** death or disablement.

TABLE – Schedule of Benefits:

1. Accidental Death	30%
2. Permanent Total Disablement	100%
<small>other than by Loss of Limb or of Sight or of Hearing (all as defined below)</small>	
3. Loss of Limb	100%
4. Loss of Hearing	100%
5. Loss of Sight	100%

IMPORTANT

For **insured persons** under the age of 16 years the Accidental Death Benefit is limited to £1,000 and all other Benefits are reduced by 50%.

For **insured persons** over the age of 65 years the Accidental Death Benefit is limited to £2,500 and benefits 3, 4 and 5 are reduced by 50%, benefit 2 (Permanent Total Disablement) is deleted.

EXPOSURE

Death or **permanent total disablement** solely as a result of unavoidable exposure to severe weather conditions shall be deemed to be an **injury**.

DISAPPEARANCE

If **you** disappear during the **trip** and if, after a reasonable period of time has elapsed and all available evidence examined, there is reason to presume that **your** death has occurred in accordance with the terms, provisions and conditions of this section of the Policy, the Accidental Death Benefit shall become payable. If at any time after such payment **you** are found to be living, the Benefit sum paid shall be refunded to **us**.

CONDITIONS AND LIMITATIONS

1. In no case shall **our** liability in respect of **you** exceed in all the largest sum insured applicable under any one of the Personal Accident Schedule of Benefits items.

2. No claim shall be payable under more than one item in the Personal Accident Schedule of Benefits in respect of the same injury.
3. In the event that an injury results in **your** death within thirteen weeks of the date of an injury and prior to the settlement of a claim for disablement under Items 2, 3, 4 or 5 of the Personal Accident Schedule of Benefits, the Accidental Death Benefit shall be payable.
4. In the event of a claim our appointed medical advisor(s) shall be allowed to examine **you** as often as may be deemed necessary.
5. For the purpose of this section:
 - 5.1 Loss of a limb shall mean the permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.
 - 5.2 Loss of an eye shall mean permanent and total loss of sight without hope of improvement; In both eyes, if **your** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist; or In one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale.
 - 5.3 Loss of hearing means the permanent and complete loss of or loss of use of hearing in both ears.

Section 4 – Personal Liability

WHAT IS COVERED

We will indemnify **you** in respect of **your** legal liability for bodily injury to third parties and/or for damage to their property arising from an accident occurring during the **trip** up to but not exceeding the sum insured shown in the Schedule of Benefits Table in respect of any one accident or series of accidents and in all inclusive of associated legal expenses incurred with **our** prior written consent.

It is a condition of cover that **you** shall not admit any liability nor offer agreement to settle any claim without **our** prior written consent.

WHAT WE DO NOT COVER

1. the **excess** amount shown in the Schedule of Benefits Table.
2. liability for bodily injury to **your employees** or to any member of **your** family or household.
3. liability for damage to property owned by, or in the care, custody or control of, **you** or any member of **your** family or household, except for damage to the structure or contents of any building or permanently or seasonally sited cabin, caravan or tent temporarily hired or let to **you** for the sole purpose of **your** personal occupancy during the **trip**.
4. liability arising from the ownership, possession, custody or the use under **your** control of any mechanically propelled vehicle (other than golf buggies), caravan, vehicular trailer, aircraft, hover craft or watercraft (other than sailboards, surfboards, canoes, rowing dinghies kiteboards and other than hand/foot propelled watercraft), firearms (other than associated with **your sport/activity**), animal (other than horses hired for hacking only), land, building or permanently or seasonally sited property of any kind.
5. Employer's liability.
6. Contractual liability.
7. liability arising out of or incidental to the practice of a profession or occupation or to the supply of goods or services.
8. liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance had this insurance not been in force.
9. punitive and exemplary damages in respect of the United States of America or Canada.
10. liability arising directly or indirectly in connection with any fine or penalty.
11. liability arising from certain activities is excluded. Please refer to the Specific Sports Restrictions section on page 7.

Section 5 – Legal Expenses

WHAT IS COVERED

We will pay up to the sum insured shown in the Schedule of Benefits Table in respect of **your** incurred legal expenses in the pursuit of claims for damages against third parties who have caused an **insured person's** death, bodily injury or illness through incidents occurring during the **trip**. **We** shall only be liable for expenses incurred with **our** prior written consent, which will not be unreasonably withheld, but **we** reserve the right to withdraw from the proceedings at any stage and to limit **our** liability to the expenses incurred during the period up to but not beyond the date of such withdrawal.

WHAT WE DO NOT COVER

1. the **excess** amount shown in the Schedule of Benefits Table.
2. legal expenses incurred without **our** prior written approval.
3. claims against **us** or anyone acting on **our** behalf, or a travel agent, tour operator or carrier.
4. the continued pursuit of any claim where **we** consider **you** do not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party.
5. legal actions between **insured persons**.
6. legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country.
7. legal expenses which constitute a valid claim under any other insurance policy beyond **our** rateable share of any claim costs.

Section 6 – Search and Rescue Fees

WHAT IS COVERED

We will pay up to the sum insured stated in the Schedule of Benefits Table in all in respect of necessary search, rescue and sledge expenses, in mountains and at sea, by official civil and police rescue teams

WHAT WE DO NOT COVER

1. the **excess** amount shown in the Schedule of Benefits Table.

Section 7 – Cancellation and Curtailment

WHAT IS COVERED

We will pay **you** the following expenses incurred as the result of any of the specified occurrences in paragraphs a) to c) below:

up to the sum insured shown in the Schedule of Benefits Table in respect of irrecoverable loss of unused travel and accommodation expenses paid in advance or for which there is a contractual liability consequent upon the cancellation or curtailment of the pre-arranged **trip** or, if the **trip** is not cancelled,

Specified occurrences:-

- a) **your** death or sustaining an **injury** or becoming seriously ill.
- b) the death, **injury** or serious illness necessitating **your** presence at home, of **your** parent, parent-in-law, child, grandchild, brother or sister, fiancé(e) or business colleague or of any person with whom **you** had arranged to travel and who resides in **your country of residence**.
- c) **you** or any person with whom **you** had arranged to travel being:
 - (i) quarantined or called for witness or jury service.
 - (ii) made redundant, provided that such redundancy qualifies for payment under the United Kingdom's Redundancy Payments Acts.
 - (iii) called for emergency duty as a member of the armed forces, the defense or civil administration, the police force, or the fire, rescue, public utility or medical services.
 - (iv) required to be present at **your** home or place of business in **your country of residence** following a burglary or major damage caused by storm, flood or fire within 10 days of departure.

In respect of **curtailment** we will indemnify **you** on a pro rata basis for any irrecoverable cost of the **trip** following **curtailment** for reasons as stated in items a), b) and c) (i), (ii), (iii) above. If the **trip** was paid for using Air Miles then **you** will be reimbursed only once a new flight of equivalent value is booked and paid for.

Emergency Return to your Country of Residence

We will pay additional travel and accommodation expenses necessarily incurred by **you** following:-

- 1.1 The death or serious illness or serious injury of **your relative**, fiancé(e) or business colleague necessitating **your** presence in **your country of residence** .
- 1.2 Burglary or major damage at **your** home or place of business in **your country of residence**.
- 1.3 The death or serious illness or serious injury of an accompanying **insured person**, or the repatriation of such person as provided for in Subsections 1.1 and 1.2 above.

Vehicle recovery – use of a driver

If **you** are repatriated for medical reasons due to accident or illness and no other person travelling with **you** can drive the vehicle, **we** will organise and pay for an airline ticket (economy class) and/or a train ticket, for a driver, who will be named by **you** and agreed by **us**, to travel to the vehicle to collect it.

WHAT WE DO NOT COVER

1. the **excess** amount shown in the Schedule of Benefits Table.
2. claims for cancelling or curtailing **your trip** due to any medical condition or set of circumstances known to **you** at the time that the insurance was effected or at the time that the **trip** was booked, whichever is the later, where such condition or circumstances could reasonably have been expected to give rise to cancellation or curtailment of the **trip**.
3. claims for **you** not wanting to travel.
4. any claims for redundancy caused by misconduct, resignation or voluntary redundancy, or if **you** knew of the redundancy at the time **you** booked **your trip** or the start date of the **trip**.
5. losses outside the extent of the contractual liability.
6. Any claim that comes from pregnancy or childbirth, except as provided for under the benefits in section 1 (Emergency Medical, Repatriation and Other Expenses), unless a **medical practitioner** confirms that the claim comes from the **complications of pregnancy or childbirth**.

See also Section 9.

CONDITIONS AND LIMITATIONS

We shall only be liable:-

1. to the extent of the contractual liability.

Section 8 – Activity Pack

WHAT IS COVERED

To pay up to the sum insured stated in the Schedule of Benefits Table in respect of proportionate loss of irrecoverable, pre-paid costs of passes and/or permits and/or tuition and/or equipment hire associated with the selected **activity**, and not otherwise insured, consequent upon **you** being certified as disabled from participating in such **activity** as a result of an **injury** or **illness** sustained during the **trip**.

WHAT WE DO NOT COVER

1. claims not supported by a medical certificate signed by a **medical practitioner** confirming that **you** were unable to continue the chosen **activity** for the remainder of the booked holiday.
2. claims in respect of the first 48 hours of such disablement.
3. claims arising out of circumstances known at the time of booking the **trip** which could reasonably be expected to give rise to a claim.

See also Section 9.

Section 9 – Travel Delay, Abandonment and Missed Departure

WHAT IS COVERED

1. **We** will pay **you** up to the sum insured shown in the Schedule of Benefits Table if the outward or return departure of the aircraft, sea vessel, international train or channel tunnel transport in which **you** had arranged to travel; is delayed for at least 12 hours from the time specified in the travel itinerary supplied to **you**; due to strike, industrial action, adverse weather conditions or mechanical breakdown or derangement.
We will pay either:
 - 1.1 for each complete 12 hour period of delay commencing from the original booked departure time as specified in the travel itinerary supplied to **you**; or
 - 1.2 if **you** elect to cancel the whole travel itinerary after the first 24 hours delay, reimbursement of any irrecoverable tour operator and/or airline cancellation charges.
2. **We** will pay **you** up to the sum insured shown in the Schedule of Benefits Table in respect of the additional accommodation and travel expenses incurred to reach the **trip** destination as a consequence of the failure of public transport services in which **you** are travelling or mechanical breakdown of **your** vehicle, resulting in **you** arriving at the departure point too late to join the original departure.

WHAT WE DO NOT COVER – SECTION 9

1. claims arising out of circumstances known at the time of booking the **trip** which could reasonably be expected to give rise to a claim.
2. claiming under both sub-section 1 and 2 above.
3. claims arising out of any contingency that had occurred, commenced or been announced before this Policy was effected.

WHAT WE DO NOT COVER – SECTION 7, SECTION 8 and SECTION 9

1. the **excess** amount shown in the Schedule of Benefits Table.
2. any claim directly or indirectly consequent upon or contributed to by:
 - 2.1 government regulations (other than in respect of compulsory quarantine) or currency restriction or act omission or default of provider of transport or accommodation or of an agent through whom the travel arrangements were made.
 - 2.2 **your** financial circumstances or disinclination to travel.
 - 2.3 **your** failure to notify travel agent, tour operator or provider of transport or accommodation immediately it is found necessary to cancel or curtail the travel arrangements.
 - 2.4 any claim where, at the time of booking the **trip**, the person whose condition gives rise to such claim:
 - 2.4.1 is receiving or on a waiting list for, inpatient treatment in a hospital or nursing home; or
 - 2.4.2 is travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment abroad; or
 - 2.4.3 has been given a terminal prognosis

CONDITIONS AND LIMITATIONS

1. **you** take all reasonable steps to permit arrival at the point of departure by the time stated in the travel itinerary supplied to **you**.
2. for claims arising from delayed departure if **you** have obtained written confirmation from the Carriers or their Agents stating the actual date and time of departure and the reason for the delay. For the purposes of claims payment under these Subsections the period of delay shall be taken as commencing at the departure time of the conveyance as specified in the booking confirmation supplied to **you**.
3. if in the selection of the route, means of travel and time of departure **you** have done all things reasonable and practicable to minimise the possibility of late arrival at **your country of residence** departure point.
4. for claims attributable to mechanical breakdown, if **you** have obtained a garage or motoring organisation report confirming the date, cause and time of such breakdown.
5. **you** can only claim under sub-section 1 or 2 above, not both for the same incident.

Section 10 – Hi-jack

WHAT IS COVERED

We will reimburse **you** up to the sum insured shown in the Schedule of Benefits Table for each complete 24 hours as a direct consequence of **you** being a victim of a hi-jack occurring during the **trip**, up to a maximum of the sum insured shown in the Schedule of Benefits Table.

The **period of insurance** is automatically extended for up to 52 weeks.

Section 11 – Catastrophe

WHAT IS COVERED

1. To pay up to the sum insured stated in the Schedule of Benefits Table if **you** are forced to move from pre-booked accommodation as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive which is confirmed in writing by local or national authority for irrecoverable travel or accommodation costs necessarily incurred to continue with the **trip** or, if the **trip** cannot be continued, for **your** return to **your** place of residence.
2. To pay up to the sum insured stated in the Schedule of Benefits Table in the event that unforeseen conditions in the resort **you** have pre-booked results in the total closure of facilities such that it is not possible to ski. If it is not possible to transfer to another resort then compensation of up to £25 per day may be claimed for loss of use of passes / equipment hire / lessons.

WHAT WE DO NOT COVER

1. any claim if **you** elect not to remain in booked accommodation when official directives from local authorities state that it is acceptable to do so.
2. any costs or expenses payable by or recoverable from the tour operator, airline, hotel or other provider of services.
3. any claim not reported to ski lift operator and report obtained.
4. any claim where not all skiing facilities are closed.
5. any claim where the lack of snow conditions are known at the time of effecting this Policy or booking **your trip**.

Section 12 – Baggage and Personal Effects

WHAT IS COVERED

We will pay **you** up to the sum insured shown in the Schedule of Benefits Table in respect of loss of or damage to **property**.

WHAT WE DO NOT COVER

See Section 13.

CONDITIONS AND LIMITATIONS

See Section 13.

Section 13 – Sports Equipment

WHAT IS COVERED

We will pay **you** up to the sum insured shown in the Schedule of Benefits Table following loss of or damage to **specialist sports equipment** the property of or hired to **you** during the **trip**. **We** shall pay either:

1. the cost of hiring replacement equipment; or
2. the intrinsic value of the lost or damaged equipment; or
3. the cost of repair, whichever is the less.

CONDITIONS AND LIMITATIONS

1. It is warranted that in the event of a claim under this section the **specialist sports equipment** is returned to **your country of residence** at **your** own expense for inspection by **us**.

WHAT WE DO NOT COVER – SECTION 12 and SECTION 13

1. the **excess** amount shown in the Schedule of Benefits Table.
2. In respect of **specialist sports equipment**, **you** shall be considered as **your** own insurer for 10% (ten percent) of each and every claim which shall be calculated on the total amount claimed prior to application of the **excess**.
3. damage due to wear and tear or gradual deterioration.
4. loss of or damage to household effects.
5. electrical or mechanical breakdown or derangement.
6. loss or damage to **valuables** contained in baggage whilst such baggage is in the custody of Carriers and outside **your** control.
7. theft or attempt of theft of **valuables** and/or **specialist sports equipment** when unattended other than when securely locked in a building or securely locked out of sight inside a motor vehicle.
8. loss of cash, currency, bank notes, travellers' cheques, passports, driving licenses, green card, petrol coupons, tickets, ski passes, securities and documents (please refer to Section 15 where these aspects are more specifically insured).
9. confiscation or detention by Customs or other Authority.
10. for loss of or breakage to contact or corneal lenses or spectacles and sunglasses.
11. theft or suspected theft not reported to the Police within 24 hours of loss or discovery of loss and a written report obtained.
12. for loss or damage exceeding 50% of the sum insured stated in the Schedule of Benefits Table for children under 16 years of age.

CONDITIONS AND LIMITATIONS – SECTION 12 and SECTION 13

1. **You** shall at all times exercise reasonable care in the supervision of the **property**.
2. Claims settlements for articles lost or destroyed will be based on the cost price of comparable new articles, less an appropriate allowance for age and condition.
3. The limit for any single item or pair or set of items is shown in the Schedule of Benefits Table.

Section 14 – Delayed Baggage

WHAT IS COVERED

We will pay up to the sum insured shown in the Schedule of Benefits Table in respect of the cost of immediate necessities purchased or hired by **you** if on arrival at **your** outward destination **you** are deprived of **your** travel baggage for more than 12 hours because of temporary loss or mis-direction by the Carriers (provided always that any amounts thus paid, other than hire charges, shall be deducted from the total of any claim becoming payable under this section if the said baggage proves to be permanently lost).

Section 15 – Money, Travel Documents and Credit Cards

WHAT IS COVERED

We will pay **you** up to the sum insured shown in the Schedule of Benefits Table in respect of:

1. **Money and Travel Documents**
Loss of money, travellers' cheques, passports, driving licences, green card, petrol coupons, travel tickets and ski passes occurring during the **trip**, including expenses directly consequent upon such loss.
2. **Fraudulent Use of Lost Credit Card**
Loss resulting from the fraudulent use of any credit card, charge card or bankers' card held by **you**, following loss of such card during the **trip**.

Cover in respect of money and travel documents shall commence at the time of their collection or receipt by **you** or 72 hours prior to planned commencement of the **trip**, whichever is the later. Cover in respect of money and

travellers' cheques after the conclusion of the **trip** shall continue whilst in **your** custody for up to 72 hours.

WHAT WE DO NOT COVER

1. the **excess** amount shown in the Schedule of Benefits Table.
2. any loss not reported to the Police within 48 hours of discovery.
3. money lost in exchange, or through errors or omissions in transactions or purchases.
4. loss of money contained in baggage whilst such baggage is in the custody of Carriers and outside **your** control.
5. confiscation or detention by Customs or other Authority.
6. any loss in respect of the fraudulent use of credit card, charge card or bankers' card if **you** have not complied with the terms and conditions under which the card was issued, including those relating to the safe-keeping and use of the card and the reporting to the Issuing Company or Bank of any misplacement or loss.

Section 16 – SAFI (Scheduled airline failure)

WHAT IS COVERED

We will pay **You** up to the amount shown in the **Schedule of Benefits** for:

1. Irrecoverable sums paid in advance in the event of insolvency of the scheduled airline provider not forming part of an inclusive holiday prior to departure; or
2. In the event of insolvency of the scheduled airline after **You** departure:
 - 2.1 additional pro rata costs incurred by **You** in replacing that part of the flight arrangements to a similar standard to that originally booked; or
 - 2.2 if **Curtailed** of the holiday is unavoidable - the cost of return flights to the **United Kingdom** to a similar standard to that originally booked.

WHAT WE DO NOT COVER

1. Any expenses following the **Insured Person's** disinclination to travel or to continue with their trip or loss of enjoyment on their trip.
2. Any expenses arising from circumstances which could reasonably have been anticipated at the time the **Insured Person** booked the trip.
3. Any form of travel delay or other temporary disruption to the **Insured Person's** trip.
4. Any loss sustained in respect of charter flight tickets associated with a package holiday and/or other flight tickets not on a scheduled airline.
5. The **Excess** as shown in the **Schedule of Benefits, limits and Excesses**.
6. Scheduled flights not booked within the **United Kingdom**.
7. Scheduled flights not booked through a bonded travel agent or direct with a scheduled airline.
8. The financial failure of:
 - 8.1 Any scheduled airline in chapter 11 or national equivalent, or for which threat of insolvency was public knowledge, at the date this insurance is effected by **You** or the date **Your Trip** was booked whichever is the later.
 - 8.2 Any scheduled airline who is bonded; or
 - 8.3 Any travel agent, tour organiser, booking agent or consolidator with whom **You** have booked a scheduled flight.
 - 8.4 Any costs recoverable where payment has been made by credit card
 - 8.5 Anything mentioned in the general exclusions

Reciprocal Health Agreements

EU, EEA or Switzerland

If **you** are travelling to countries within the European Union (EU), the European Economic Area (AAE) or Switzerland **you** are strongly advised to obtain a European Health Insurance Card (EHIC). If **you** do not already have one **you** can apply by a postal application from **your** local Post Office or online through www.dh.gov.uk/travellers or by telephoning 0845 606 2030.

This will entitle **you** to benefits from the reciprocal health care arrangements which exist between countries within the EU/EEA or Switzerland.

If **we** agree to pay for a medical expense which has been reduced because **you** have used either a European Health Insurance Card or private health insurance, **we** will not deduct the excess under Section 2 – Emergency Medical, Repatriation and Other Expenses.

Australia

If **you** need medical treatment in Australia **you** must enrol with a local MEDICARE office. **You** do not need to enrol when **you** arrive, but **you** must do this after the first occasion **you** receive treatment.

In-patient and out-patient treatment at a public hospital will then be available free of charge.

Details of how to enrol and the free treatment available can be found in the Health advice for Travellers booklet available from **your** local Post Office or by visiting either www.dh.gov.uk/travellers or the MEDICARE website on www.hic.gov.au.

If **you** are admitted to hospital **you** must contact **our** Medical Assistance company as soon as possible and get their authorisation in respect of any treatment NOT available under MEDICARE.

24 hour MEDICAL EMERGENCY HELPLINE



UK Numbers:
Telephone: 0845 120 6405
Fax: 01992 708 721

International Numbers:
Telephone: +44 (0)1992 444 337
Fax: +44 (0)1992 708 721

MAKING A CLAIM



Claims Telephone number:
UK: 0845 120 6407
International: +44 (0)1992 08 708

Claims Fax number:
UK: 01992 708 721
International: +44 (0) 1992 708 721

Claims email address:
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Claims address:
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EN11 8EP



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