

FREEDOM FOR YOUR MIND

**LET US DO THE
WORRYING FOR YOU**



I N S U R A N C E

If your existing travel cover excludes it, TopUp has it covered.

Activity Cover During Travel

www.sportscover.co.uk

Freedom for your mind
 - let us do the worrying for you



By having insurance you can feel truly free, knowing that if anything should happen finance is not an issue - whatever country, whatever sport, you choose for how long and how much cover. At SportsCover Direct we believe it is important that you have all the information you need before committing to an insurance policy, that you know what is and what is not included in your cover, what will happen if things go wrong and how it will be handled.

If you already have Travel Insurance for a trip but need to cover an activity during a trip that is excluded by your existing travel insurance policy then “Activity TopUp” can be used to cover you during that excluded activity. It is a tailor made policy that has been developed with active people in mind. From parachuting to paragliding, kitesurfing to skydiving, the policy enables you to relax in the knowledge that you are covered whilst participating in Hazardous or Competitive activities that would have otherwise been excluded from cover by your existing travel insurer.

The Activity TopUp policy provides peace of mind for those who enjoy active pursuits. It incorporates most amateur and high-risk sports and enables the enjoyment of the sport and travel without having to worry too much about the consequences. Holidays are for fun and relaxation; no one should have to worry about what could be. The unexpected can happen at any level or frequency of sport or travel and by taking out an insurance policy you ensure that if you are involved in an incident the most important issues can be taken care of - medical expenses, emergency repatriation, personal liability, search and rescue and holiday curtailment.

The questions you need to ask yourself are - if I am injured abroad how will I be repatriated? What medical care am I entitled to? If I injure someone else, what happens if they sue me? Have I got it covered? If your sport/ activity are currently excluded by your existing travel insurer then don't risk being uninsured, accidents hurt enough without having to pay for them!

To help you, you will receive a cover card confirming your insurance details to carry with you for quick and easy reference.

Knowing what insurance policy you need and what to do next can be complicated - in this brochure we aim to tell you in a simple and succinct way what you need to know.

CASE STUDIES – examples of when Activity TopUp Insurance can be used.			
<i>Name:</i>	Jeff	<i>Name:</i>	Polly
<i>Existing cover:</i>	Holds general annual travel insurance through his bank credit card.	<i>Existing cover:</i>	Single trip insurance for holiday in New Zealand.
<i>Why Activity TopUp was chosen:</i>	Used Activity TopUp to cover a Kitesurfing trip to Egypt. His existing travel insurance excluded all dangerous sports and activities. This meant Jeff's general travel, baggage and cancellation was covered on his existing policy and whilst Kitesurfing he was covered by Activity TopUp if an accident occurred.	<i>Why Activity TopUp was chosen:</i>	Used Activity TopUp to cover herself during a Skydive of 12,000 feet during her visit. She purchased cover via the SportsCover Direct website when in New Zealand and had a proof of insurance emailed to her dive school as a proof of her cover.
<i>Cover selected:</i>	Group 2, Zone 3, 10 day Activity TopUp	<i>Cover selected:</i>	Group 4, Zone 3, 1 day Activity TopUp

HOW TO CHOOSE THE COVER THAT IS RIGHT FOR YOU IN SIX EASY STEPS

- Step 1. Depending on the sport or activity you want to participate in, choose the sport or activity group you need cover for (Groups 1, 2, 3 or 4). You will be covered for all sports in the group you choose and all lower groups.
- Step 2. Identify your Country of Residence and the areas of the world you will need cover for (Zones 0, 1, 2, or 3)
- Step 3. Decide how long you want cover for:
TopUp cover is for specified dates within a journey that is covered by another Travel Insurance policy (up to a maximum of 2 months).
- Step 4. Look up the cost on the premium table.
- Step 5. Decide whether you qualify for any special rates based on group size, age or family.
- Step 6. Either book online at www.sportscover.co.uk, call us on 0845 120 6400 to book over the phone or complete the attached application form and send or fax to SportsCover Direct Ltd. FREEPOST (RSSH-YUUT-SKHE), Belmont House, High Street, Lane End, Bucks, HP14 3ER. Tel: 0845 120 6400 Fax: 0845 120 6401

- NB: Double check you have the following information before calling us:
1. Names and dates of birth of all people to be covered
 2. Dates for cover
 3. Details of any existing medical conditions (which will be excluded unless specifically accepted in writing by us)
 4. Credit or debit card number and expiry date
 5. Name and detail of your existing travel insurance policy, valid during your trip.

SPORTS GROUPS

GROUP	SPORT / ACTIVITY
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), Heliskiing 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 3 & 4) (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), Trampoline, Wing Chun (competitive), Wing Tsun (competitive), Wushu (competitive), Wrestling
4	Hang gliding ² , Kiteewing 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, Strait 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 3 or 4 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.

Zone definitions for Trips

ZONE	COUNTRY
Zone 0	Trips within your Country of Residence – see above (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 Malta 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 call if in any doubt.
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.
Call for advice.

COUNTRIES of RESIDENCE

RESIDENCE	INCLUDING
United Kingdom	England, Wales, Scotland, Northern Ireland, The Channel Islands, Isle of Man
Republic of Ireland	Republic of Ireland
BFPO	British Forces Post Office locations throughout the World

The travel insurance being topped up must cover a trip or journeys that start and finish in your Country of Residence.

REDUCED RATES FOR FAMILIES

STATUS	PREMIUM
1 st Insured	Standard
Partner	75% of Standard
1 st child***	*50% of Standard
2 nd child***	*25% of Standard
Other children	*FREE

AGE LIMITATIONS and RATES

AGE	PREMIUM
Under 2	*Free
2 - 15*** years	*50% of Standard
16 - 64 years	Standard
65 - 69 years	**1½ times
70 - 75	***2 times

GROUP DISCOUNTS

When individual applications are made at the same time for the same cover the following discounts can be applied:

SIZE	DISCOUNT
5 or more	5% off each
10 or more	10% off each
20 or more	Call for a quote

*Provided accompanied by a parent or guardian also insured under this scheme. Children aged from 10 to 15 can travel on their own provided they pay the full adult (standard) premium.

**Acceptance is subject to approval and submission of a medical questionnaire.

***Or up to 18 years if still dependent or up to 23 years if dependent and in full-time education.

Age refers to the insured person at the time of taking out the insurance. Family discounts apply provided first insured pays the highest (non-discounted) premium.

Benefits Table

Section and Description	Limit referred to	Benefit amount	Excess
Section 1 – Emergency Medical, Repatriation and Other Expenses. (Outside country of residence only) Includes Personal Assistance -24hr helpline for you to contact in the event of a Medical Emergency. Emergency Dental	Maximum benefit	£10,000,000	£50
		£150	£50
Section 2 - Personal Liability.	Maximum benefit <i>Physical injuries</i> <i>Property damage</i>	£2,000,000 £500,000 £300,000	£50 £50 £200
Section 3 - Legal Expenses.	Maximum benefit	£25,000	£50
Section 4 - Search & Rescue Fees.	Maximum benefit <i>Sledge expenses</i>	£15,000 £200	£50 £50
Section 5 - Cancellation & Curtailment.	Maximum benefit	£500	£50

ACTIVITY TOPUP PRICES

PLEASE NOTE:

Activity TopUp provides Insurance for Activities that take place for a selected period during a Journey. TopUp Cover is valid only whilst participating in Activities during a Journey which is covered by an equivalent insurance which excludes the Activities for which the Activity TopUp is taken out.

By purchasing this Activity TopUp you have certified that you hold currently valid travel insurance from another insurer which is valid for a journey that begins and ends in Zone 0 and covers you from the day you leave your country of residence to the day you return.

Period of Cover	Country of Residence Zone 0				Europe Zone 1				World Wide excluding USA, Canada & Caribbean Zone 2				Worldwide Zone 3				Period of Cover
	Sports group:				Sports group:				Sports group:				Sports group:				
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	
1 day	£11.00	£11.00	£11.00	£11.00	£11.00	£11.00	£19.50	£24.50	£10.50	£12.70	£24.00	£30.00	£13.40	£20.40	£38.20	£47.80	*1 day*
3 days	£12.30	£12.30	£14.20	£19.90	£13.60	£20.80	£39.00	£49.10	£16.90	£25.50	£48.00	£60.00	£26.90	£40.80	£76.40	£95.70	3 days
5 days	£12.30	£12.30	£16.60	£22.80	£19.80	£30.00	£56.20	£70.30	£22.70	£34.30	£64.40	£80.40	£34.00	£51.20	£95.70	£119.80	5 days
10 days	£12.30	£12.30	£22.40	£30.60	£23.80	£36.00	£67.60	£84.40	£30.50	£45.70	£85.60	£107.30	£37.50	£56.20	£105.20	£131.60	10 days
17 days	£12.30	£14.80	£28.00	£38.50	£30.00	£45.10	£84.40	£105.60	£38.10	£57.40	£107.30	£134.00	£56.20	£84.60	£158.00	£197.60	17 days
24 days	£14.30	£17.90	£33.60	£46.40	£40.00	£60.20	£112.60	£140.70	£53.60	£80.40	£150.40	£188.00	£68.30	£102.40	£191.80	£239.70	24 days
31 days	£16.60	£20.80	£39.30	£54.10	£47.90	£72.20	£135.30	£169.20	£67.00	£100.60	£188.00	£234.90	£90.60	£136.00	£254.10	£317.70	31 days
41 days	£19.10	£23.80	£44.90	£61.70	£62.20	£93.40	£174.70	£218.60	£84.30	£126.60	£236.50	£295.60	£112.80	£169.30	£316.40	£395.90	41 days
51 days	£21.30	£26.90	£50.50	£69.60	£76.40	£114.70	£214.30	£267.90	£99.60	£149.50	£279.40	£349.40	£135.10	£202.90	£378.70	£473.60	51 days
2 months	£23.80	£30.00	£56.20	£77.30	£90.60	£135.70	£253.70	£317.50	£114.90	£172.60	£322.50	£403.00	£157.60	£236.20	£441.40	£551.80	2 months
3 months	n/a	n/a	n/a	n/a	£120.60	£181.20	£338.60	£423.10	£137.90	£207.00	£387.00	£483.80	£171.20	£256.90	£479.70	£599.80	3 months
4 months	n/a	n/a	n/a	n/a	£140.70	£211.40	£395.00	£493.70	£163.10	£244.70	£456.90	£571.30	£205.40	£308.30	£575.80	£719.70	4 months
Add mth	n/a	n/a	n/a	n/a	£18.90	£28.60	£53.60	£66.90	£23.60	£35.40	£66.30	£82.90	£32.40	£48.70	£91.20	£114.10	Add mth

These prices are inclusive of Tax/Levy at local rates. Valid for Insurance issued up to 01/01/2013 for activities completed on or before 01/02/2014. Your premium is subject to the Government's statutory Tax/Levy on Insurance. As Tax/Levy levels may change from time to time you are advised that these prices include Tax at 6% for UK and 3% Levy for Ireland. Should the Tax/Levy be raised by the Government we reserve the right to amend these prices and add the additional amount to the premium. A revised price list will be sent on request.

Terms of Business Agreement

Definitions

"We", "us" or "our" means SportsCover Direct Limited of Belmont House, High Street, Belmont House, Lane End, Bucks, Tel: 0845 120 6400, Fax: 0845 120 6401, email: enquiries@sportscover.co.uk

"You" and "your" means the individual person who is a policyholder or potential policyholder.

1. About Us

We are a specialist provider of sports accident insurance and also travel insurance for active people. Our policies are underwritten on behalf of Lloyd's Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA and we are acting for the Underwriters pursuant to the terms of a Binding Authority and whilst we are an intermediary acting on your behalf, advice is only based upon our knowledge of our own policies. We do not offer the policies, products or services of any other insurers. We are responsible for issuing your policy and advising on policy coverage and suitability for your needs. We are also able to assist with policy amendments, upgrades or queries throughout your policy period. On request, we will provide you with our full policy terms and conditions and sales brochures.

2. Consumer Protection

We are authorised and regulated by the Financial Services Authority (FSA) who are the organisation set up by the Government under the Financial Services and Markets Act 2000 (FSMA) to regulate firms that undertake financial services in the UK. Our firm reference number is 309959.

3. Confidentiality

All information about you will be treated as private and will not be shared with other parties without your express agreement except for that which we may have to disclose to the FSA as a condition of our membership. Under the Data Protection Act 1998, you have the right to see personal information about you that we hold in our records. We will not make your details available to other parties for marketing purposes but we may contact you ourselves to keep you informed of our latest products and services for insurance and travel. We use industry standard encryption technologies when transferring and receiving customer data exchanged with our WEB site.

4. Customer Obligations

It is your responsibility to provide complete and accurate information to us when you take out your insurance policy and throughout the life of your policy and when you renew your insurance. It is important that you ensure that all statements you make on application forms, claims forms, Internet forms or verbally over the telephone are full and accurate. If you fail to disclose any material information to your insurers, this could invalidate your insurance cover and mean that part or all of a claim may not be paid.

5. Purchases made on behalf of a third party

If you are purchasing a policy on behalf of another person or a group or team, it is your responsibility to ensure that the Customer Obligations (set out in previous paragraph) are met for each of the persons for whom cover is being purchased. It is also your obligation to ensure that each person on whose behalf insurance has been purchased is aware of the full details of the cover. We are unable to accept responsibility for loss should a claim be rejected due to the non-disclosure of a third party insured.

6. Health declaration

All persons purchasing insurance from us must comply with the health declaration. If you are unable to comply or need guidance with specific problems, either call us during office hours or email info@sportscover.co.uk. If you cannot agree with this declaration you must contact us at the time of taking out this insurance and we will tell you if we can cover you. Existing medical conditions will not be covered unless declared and the insurer accepts the condition in writing. If there is a change in your medical condition or the medical condition of anyone whom a trip depends on and you can no longer comply with this declaration, you must contact us.

7. Residency Warranty

You and anyone on whose behalf you purchase our insurance must be a resident of the United Kingdom, the Republic of Ireland or at a valid BFPO address, from where journeys must start and end. Any variation from this must be agreed in writing before travel.

8. Payment

Premiums for Insurance are payable and due at the time of booking. You may make payment by cheque or credit card (all major credit/debit cards except Amex are accepted). Please note that insurance purchase will not be concluded until payment has been received unless otherwise agreed. We may allow payment of the total premium by instalment to be spread over 3 consecutive months provided the initial payment is made at inception and the means of payment for the following instalments is supplied at that time (e.g. with Credit card details or post-dated cheques). Failure to make a payment by the agreed date will result in cancellation of the policy seven days after the payment failed and no refund will be made. All premiums quoted are inclusive of local Taxes at the prevailing rate.

9. Your right to cancel

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.

10. Policy Documents

Policy information will be issued in a timely manner. This will normally be within 3 days of the contract of insurance being concluded. Your policy documentation will confirm the basis of cover, give details of the insurer, be accompanied by a policy summary and include a Demands and Needs statement and Keyfacts illustration. We reserve the right to hold back schedules and certificates until all payments due have been made. We retain documents for 6 years in accordance with our retentions of documents policy.

11. Checking your policy documents

When you receive your documents, please ensure that you read your insurance policy carefully. In particular you should check the start and end dates, the health declaration and that the sports group covers your chosen activity. For travel insurance (excluding top-up cover) your insurance period must include the day on which you leave your home or office to the date you return to your home or office. Failure to comply with the terms and conditions of the policy may result in cover being restricted or possibly invalid. Please contact us if you have any questions with regard to your policy. You are advised that the full terms and conditions of our policies should be consulted prior to your completing your policy purchase and if you have any questions you should make sure these are answered to your satisfaction. If you have not received a copy of the full policy terms and conditions before you book your insurance you will be provided a copy with your insurance schedule.

12. Policy Excesses

Under most sections of the insurance, claims will be subject to an excess. This means that you will be responsible for paying part of the claim. The amount you have to pay is the excess. Where more than one excess applies (i.e. claims made under multiple sections) we will apply only the highest excess.

13. Policy renewal

Annual policyholders will be provided with the renewal terms no less than 21 days before expiry of the policy, or notified that the renewal is not being invited.

14. Claims

Your insurance policy includes a claims procedure, which tells you what steps you should take if you wish to make a claim. You must notify us of a claim or circumstance which may give rise to a claim as soon as possible. You will be provided with every assistance in submitting a claim and seeking reimbursement.

15. Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we or the Insurers cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

16. Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write to us and address your correspondence to the Managing Director. We will do our best to resolve the problem. Should you remain dissatisfied and wish to make a further 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. Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Further details will be provided at the appropriate stage of the complaints process.

17. Law and Jurisdiction

These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

18. Remuneration

Our remuneration may be a fee, or as brokerage, which is a percentage of the insurance premium paid by you and allowed by the insurer with whom the insurance is placed. Brokerage and fees are earned for the policy period and we will be entitled to retain all fees and brokerage in respect of the full policy period in relation to policies placed with us. In the event of a mid-term adjustment we will be entitled to a percentage of the premium payable by you. In addition to the client fees and/or brokerage payments we may receive remuneration by way of administration fees or profit commissions, which are contingent on underwriting profitability, from underwriters. At your request, we shall endeavour to calculate and advise you of the contingent commission we may receive in respect of your business.



...about our service.

This document lists key facts relating to the service that we offer to our Customers.

Who regulates you?

SportsCover Direct is authorised and regulated by the Financial Services Authority (FSA - firm number is 309959). The FSA is the independent watchdog that regulates all financial services.

How can I check your status?

You can check that a firm is authorised by looking at the FSA register on the FSA website at www.fsa.gov.uk/consumer or by calling the FSA Consumer Helpline on 0845 601234.

Who is SportsCover Direct?

SportsCover Direct Limited is an Insurance Intermediary wholly independent of any Insurance company. Our address for correspondence is Belmont House, High Street, Lane End, Bucks, HP14 3ER. Tel: 0845 120 6400 Fax: 0845 120 6401 email: info@sportscover.co.uk.

What range of policies do you offer?

We offer Insurance policies from one insurer which we have developed and are unique to us.

What type of service do you provide?

You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of product options that we will provide details on. You will then need to make your own choice about how to proceed.

Will you charge a fee for your services?

All the prices we quote for Insurance Policies are inclusive of local Tax and we do not charge fees. If you ask us to vary a policy after purchase or to cancel certain types of policy we reserve the right to charge a reasonable fee under certain circumstances. Our Terms and Conditions contain more details.

How do I make a complaint?

If you would like to complain about our products or service please write to us and address your correspondence to the Managing Director. We will do our best to resolve the problem. Should you remain dissatisfied and wish to make a further 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 remain dissatisfied?

Complaints that cannot be resolved by either us or the Policyholder and Market Assistance Department at Lloyds may be referred to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Further details will be provided at the appropriate stage of the complaints process.

Are you covered by the Financial Services Compensation Scheme (FSCS)?

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

This document is a listing of our key facts for the **Activity TopUp 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?

Activity TopUp 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?

The Activity TopUp 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 that are excluded from their valid travel insurance policy wording 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 policies are valid for one full year 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 incept 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:

- Activity TopUp is only available to persons resident in the United Kingdom, Ireland or an official BFPO address.
- Activity TopUp only covers amateur activities – Professionals (earning over £4000 pa); are excluded.
- Persons over 75 years cannot be covered.
- 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, polo, motorised activities, winter sports and mountaineering.
- 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.

What is TopUp cover?

TopUp cover means insurance for activities that take place for a selected period during a journey. TopUp cover is valid only whilst participating in activities during a journey which is covered by an equivalent Travel Insurance which excludes the activities for which the TopUp cover is taken out.

Does it benefit me to have an 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 at 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

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)?

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

WHEN AM I COVERED?

TopUp insurance only covers you during the period of cover whilst participating in an insured sport which is excluded by your travel insurance policy.

WHY CHOOSE US?

SportsCover Direct have been specialists in providing sports insurance since 1991. We recognise the importance of adequate insurance and are fully up to date with all trends in both the insurance and sporting industries to ensure we keep abreast of new developments.

Our tailored products have been specifically developed with our customers requirements in mind and are unique to us.

CASE STUDIES – examples of the cost when things go wrong

Mountain Biking

Personal Injury Female cyclist gets knocked off bike by car in Canada.

£11,500
Paid Out Whilst cycling in town after a day of riding on holiday the insured was struck by an unobservant car driver at speed. The insured suffered a broken arm and leg and required lengthy hospital stay and later repatriation.

Paragliding

Personal Injury Multiple injuries sustained during launch.

£14,000
Paid Out Whilst attempting take-off from Table Mountain, South Africa a sudden gust of wind dumped the insured against the mountainside causing serious injury. He was transported by air ambulance to a local hospital for a short stay before being repatriated to the UK.

Demands and needs

The Activity TopUp Insurance policy meets the demands and needs of a person who wishes to be covered for participation in a sport or leisure activity that is named within the Sports Group(s) chosen and for the duration specified, during a trip away from home (that is) not covered by their own existing travel insurance (which is) valid for the full trip.

Also available from SportsCover Direct:

Need Travel Insurance?

VentureGuard travel insurance for active holiday makers covering almost any sport



Need Personal Accident Insurance?

SportsGuard Accident insurance for amateur sportsmen and women (not Travel or Holiday Insurance)



Need Team Insurance?

Sports Accident insurance for amateur sports teams



Need Activity TopUp cover?

Do you already have travel insurance? But it excludes your sport or activity? Then choose our Activity TopUp.



Need Young Persons Sports Insurance?

Sports Accident insurance for children and students under the age of 19



Need Football Team Insurance?

Sports Accident insurance for junior and senior amateur football teams.



Log on to www.sportscover.co.uk for further information.



Belmont House, High Street, Lane End, Bucks HP14 3ER.

call direct: 0845 120 6400

fax direct: 0845 120 6401

e-mail: info@sportscover.co.uk

web site: www.sportscover.co.uk for online sales