

# Sports Shooting Insurance

## Insurance Product Information Document

Company: SportsCover Direct

Product: Sports Shooting Insurance

This document is a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This Sports Shooting Insurance provides cover for individuals (as named on the policy) and their shooting equipment.



#### What is insured?

- ✓ **Shooting Equipment** - Covers the cost of restoring, repairing or replacing your equipment following accidental loss, damage or theft.
- ✓ **Shooting Equipment Hire** - Cover for temporary hire of shooting equipment while your equipment is being repaired or your claim is being settled.  
Covers the cost of restoring, repairing or replacing your equipment following accidental loss, damage or theft.
- ✓ **Personal Liability** - Covers your legal liability should you cause injury or damage to a third party or their property caused whilst sports shooting.
- ✓ **Third Party Property Damage** - Covers non-negligent loss or damage to others property caused through sports shooting.
- ✓ **Personal Accident** - Pays a lump sum should you suffer an accident whilst sports shooting or attending a sports shooting event.
- ✓ **Hospitalisation** - A daily payment if you are admitted to hospital as a result of a sports shooting injury.
- ✓ **Dental & Optical Treatment** - Covers you for dental and optical expenses that you incur as a result of an accident whilst shooting or attending a shooting event.
- ✓ **Loss of Shooting Event Fees** - Pays compensation for the non-refundable portion of tournament entry fees due to sickness or injury.
- ✓ **Gun Dog Veterinary Fees** - Cover for vet fees if your Gun Dog sustains an injury whilst accompanying you when sports shooting.



#### What is not insured?

- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Taking part in activities where there is an increased risk of injury, unless we have agreed otherwise.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ The policy excess that is applicable to each person, section and/or claim.
- ✗ Claim circumstances you were aware of before your policy was issued.
- ✗ Any deferment period when no benefit is payable, as shown in your policy documents.
- ✗ Theft when sports shooting equipment is left unattended.
- ✗ Claims for, or relating to, pre-existing medical conditions.
- ✗ Professional shooting.



#### Are there any restrictions on cover?

- ! Cover is only available to residents of the UK.
- ! Equipment stolen from a vehicle unless locked in a boot or covered luggage area with evidence of forced entry which is verified by a policy report.
- ! Certain levels of cover may be restricted according to your age.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



## Where am I covered?

- ✓ This cover applies in the UK and in addition the European Economic Area including Switzerland (subject to a maximum 120 days a year).



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- You should take reasonable care to protect yourself and your property against accident, injury, loss and damage and to minimise any claim.



## When and how do I pay?

You will need to pay your policy premium in full or as otherwise agreed in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance schedule.



## How do I cancel the contract?

Depending on the duration of cover you select, you may be entitled to cancel the policy within 14 days of purchase or the day on which you receive your policy documentation, whichever is later. Should you wish to cancel your policy please refer to the Policy Wording or call us on **01494 484800** or email **sales@sportscover.co.uk** full details of the cancellation policy are in the Terms and Conditions.