



www.sportscover.co.uk

Freedom for your mind

- let us do the worrying for you

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By having insurance you can rest assured, knowing that if anything should happen finance is not an issue - you choose what sport(s), 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 and that you know what is and is not included in your cover, what will happen if things go wrong and how it will be handled.

The SportsGuard policy has been specifically designed for people who participate in sporting activities. It incorporates most amateur and high-risk sports and enables the enjoyment of a sport without the worry of the consequences. Accidents can happen at any level or frequency of sport and by taking out an insurance policy you ensure that if you are involved in an accident the most important issues can be taken care of: - personal liability, personal accident compensation (but not medical expenses*) and loss of earnings.

The questions you need to ask yourself are - if I am off work temporarily who pays the bills? In the event of an injury that prevents me from working, who pays the mortgage and provides financial assistance? Will statutory sick pay cover my normal outgoings? If I injure someone else, what happens if they sue me? Many people participate in high-risk sports and never get injured but why run an additional risk?

No one should suffer financially as a result of an accident. The SportsGuard policy is designed to ensure that you have some compensation and protection for financial loss as a result of an accident and some help in recovering.

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 really need to know.

This leaflet is a summary of the cover provided by SportsCover Direct. It is not a contract. A copy of the full Terms, Conditions and Exclusions is available on request.

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 that group and all lower groups.

STEP 2. Decide which Employment Classification best describes your employment (class. A, B, C or D). The classifications reflect the risk of a sports injury resulting in loss of earnings. In some jobs you could carry on working with a broken leg, in others you could not.

STEP 3. Read about the benefits and decide which level of cover you require – Gold, Silver or Bronze. Decide whether you need to add extra cover with top-up units (up to maximum of 10 units). Note that cover is valid world wide but does **not** include medical insurance (required for travel abroad*) and is in no way a travel insurance.

STEP 4. Declare any medical conditions or medically related claims made in the last 3 years. Please note that all existing medical conditions are excluded unless specifically approved in writing by us.

STEP 5. Look up the price in the premium table, either annual, single or multi-day cover. Decide whether you qualify for a group discount.

STEP 6. Either call us on 0845 120 6400 (local rates) to book over the phone, book online at www.sportscover.co.uk or complete the attached application form and send or fax it to SportsCover Direct Ltd., FREEPOST (RLZL-ZXRT-HLBZ), 29 Great George Street, BRISTOL, BS1 5QT. Tel: 0845 120 6400 Fax: 0845 120 6401

*The SportsGuard policy is not a holiday or travel insurance. It provides cover only in the event of accidents during sport but will not pay medical bills or repatriate you. We recommend that for travel outside the UK you also consider a Travel insurance - which we are able to provide. If you require comprehensive Travel cover, contact SportsCover Direct for details of the VentureGuard policy.

EMPLOYMENT CLASSIFICATION	
CLASS.	EMPLOYMENT
A	Office based occupations - Administrative, Managerial, clerical jobs eg. Civil Engineers, Doctors, Company Directors
B	Supervision of manual work, light manual work - eg. Building surveyors, nurses, factory foreman, armed forces, teachers
C	Travelling sales, manual work, tradesmen, self employed (if not in Class. D) - eg. Butchers, electricians, engineers, plasterers, mechanics, joiners
D	Drivers, heavy manual work - eg Lorry drivers, taxi drivers, fishermen, farm workers, plant drivers, builders.
These classes reflect the risk of a sports injury resulting in loss of earnings. If you are unsure of your employment class please call for advice. Note: For non-employed, unemployed, students not working; choose employment class A.	

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, Hill walking, 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, Trekking, Velomobile, Volleyball, Walking, Water polo, Wheelchair basketball, Wheelchair bowls, Wheelchair curling, Windsurfing (inside 12mile limit), Yachting ¹ (inside 12mile limit)
2	Adventure racing, Airsoft, Alpine skiing, Assault course, Aquaskipping, Ballooning, Bicycle polo, Boulderling, Canoeing (grade 4&5), Cheerleading with stunting, Circus workshops, Clay pigeon shooting, Climbing (with ropes &/or guides or bolted), Cycle speedway (not motorised), Dog sledding, Downhill skiing, Fin swimming, Flag American football, Football, Football tours, Futsal, Gymnastics, Heliskiing, Historical fencing, Hockey, Horse riding (not competition), Hydrofoiling (on water), Hydrospeeding (up to grade 4&5) Ice skating, Indoor climbing, In-line skating, Jousting, Judo, Karate (below brown belt), Kayaking (grade 4&5), Kendo, Kite buggying (single seat), Kite flying (traction), Kite surfing, Lacrosse, Land yachting (single seat), Marathon running, Martial arts (non competitive), Mono skiing, Mountain biking (non competitive), Off-piste skiing (not alone and not contrary to local advice), Outrigger canoeing (grade 4&5), Paintball, Parascending, Pistol Shooting, Pony trekking, Rafting (grade 4&5), Re-enactment, Referee of any sports events listed, Rifle shooting, Rock climbing, Roller blading, Roller hockey, Sailing (outside the 12 mile limit) ¹⁺⁴ , Sand yachting (single seat), Scuba diving (to 30m accompanied, 50m if qualified/under instruction), Skateboarding, Ski bobbing, Skidoo riding/Snow mobiling ¹ , Skiing (downhill), Snow blading, Snowboarding, Snow shoeing, Soccer, Sport climbing, Stand up paddle boarding/kayaking, Surf boat rowing, Surf kayaking, Surf skiing, Telemark skiing, Tobogganing, Touch rugby, Tough guy, Trekking peaks, Triathlon (not Iron man), Ultimate Frisbee, Underwater hockey, Via ferrata, Wakeboarding, War games, Water skiing ¹ , Wheelchair rugby, Zorb ball riding, Zip lines
3	American football, American wrestling, BMX freestyle, BMX racing, Bobsleigh, Boxing, Bridge swinging, Bungee jumping, Canoe polo, Canoeing (above grade 5), Canyoning, Caving, Climbing (cliff/ice), Dirt surfing, Free diving, Gaelic football, Game hunting with rifles/guns, Go karting ¹ (under 250cc), Horseback archery (proficient rider), Horseball, Horse riding (competition), Hunting (on horseback), Hurling, Ice climbing, Ice hockey, Iron man (competition), Jet skiing ¹ , Kabaddi, Karate (brown belt and above), Kayaking (above grade 5), Kick boxing, Kite landboarding, Krav maga, Land surfing, Luge, Martial arts (competition), Modern pentathlon, Mountain boarding, Mountain biking (competition), Mountaineering (w/ropes &/or guides) ⁵ , Old mine exploration, Outrigger canoeing (above grade5), Polo ³ , Polocrosse, Potholing, Pony mounted games, Power lifting, Quad bike ¹ (under 250cc), Rafting (above grade 5), Ranch Activities, Roller derby, Rugby, Saddle chariots, Shark cage diving, Short track speed skating, Skeleton luge, Ski acrobatics / jumping / stunting, Ski racing, Ski randonee / touring, Street luge, Strongman, Trail bikes ¹ (less than 125cc), Trampolineing, Wrestling
4	Hang gliding ² , Kite wing usage, Parachuting ² , Paragliding ² , Paramotoring ¹⁺² , Powerbocking, Skydiving ²

Sports Endorsements

- 1 - Liability for mechanically propelled vehicles is excluded.
- 2 - Tandem aerial activities - liability cover for pilot against claims by passenger are excluded.
- 3 - 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 - Mountaineering activities in Sports Group 3 are not covered in Zones 3 or 4 when over 4000m unless prior written authorisation has been granted.

Whichever group you choose you will be covered for all sports in that group and all lower rated groups.

SPORTSGUARD BENEFITS		GOLD	SILVER	BRONZE	Monetary Excess	Top Up (per unit)
Personal liability	Covering your legal liability resulting from accidents causing death, bodily injury or damage to third party (limited to £500,000 for physical injuries and £300,000 for property damage per claimant). Excess is £100 for sports equipment of third party.	£2,000,000	£2,000,000	£2,000,000	£50	---
Personal Accident - Accidental Death	Lump sum payable in the event of an accident causing Death to the Insured (maximum death benefit for under 16's is £2,500)	£9,000	£6,000	£3,000	Nil	---
- Permanent Total Disability	Lump sum payable in the event of an accident causing the Insured never to be able to work again or causing loss of, or loss of use of, one or more eyes or limbs. No payment if age 65 years or over.	£30,000	£20,000	£10,000	Nil	---
-Weekly Benefit/Loss of Earnings (Temporary Total Disablement)	Compensation following an Accident during Sport that renders the Insured totally unable to pursue gainful employment. Payable for up to 26 weeks but excluding the first 14 days. Payment shall never exceed 75% of normal income. Doctors certificate and witness statements may be required.	£250 per week	£100 per week	None	Nil	+£50 per week
Legal Expenses & Advice	To pursue a claim for damages, following personal injury due to an accident, against a third party.	£4,500	£3,000	£1,500	Nil	---
Inconvenience Benefit	Amount for each 24 hours whilst in hospital as an in-patient following an accident. Maximum 10 nights	£20/night	£15/night	£10/night	Nil	---
Parent/Dependent Inconvenience Benefit	Amount for each 24 hours whilst Insured (who is fully dependent) is in Hospital as an in-patient following an accident. Maximum 20 nights.	£20/night	£10/night	Nil	Nil	---
Consultant fees	To permit the Insured to gain a specialist medical opinion quickly with a private consultation following an accident	£200	£150	£100	£50	---
Physiotherapy fees	Payment towards the actual costs of a course of physiotherapy following an accident that caused the Insured to be hospitalised as an In-patient and consequently to require physiotherapy treatment on the recommendation of a qualified specialist Doctor or the Insured's family G.P.	£350	£250	£150	£50	---
Dental Fees	Replacement or repair of natural teeth following an accident.	£200	£150	£100	£50	---
Season Tickets	Reimbursement of season tickets, training courses, subscription fees, permits. Subscriptions of not less than five days, payable from the day following the accident.	£200	£150	£75	Nil	---
Rescue/Search fees	Covers charges for rescue, in mountains and at sea, by Civil and Police rescue squads.	£8,000	£8,000	£8,000	£50	---
<p>Top-up units If you wish to increase the level of Personal Accident benefits you will receive you may "top-up" the cover with extra units. For example, if you would like your weekly loss of earnings benefit to be £150 instead of £100 when purchasing a silver policy, you will need to buy one additional top-up unit. Up to 10 additional units may be purchased.</p> <p>All sums insured shown are the maximum payable per person. This is only a brief summary of the cover provided. The full terms and conditions of this insurance are in the Schedule Details, which are available on request.</p>						

GROUP DISCOUNTS	
For groups who submit applications together:	
Number	Discount
5 or more	5% discount
10 or more	10% discount
For Teams, ask for a TeamGuard brochure.	



PRICE LIST - Annual

GOLD prices (annual)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£71.70	£92.40	£110.10	£117.80
Class B	£90.80	£117.20	£148.50	£160.20
Class C	£110.10	£145.00	£187.10	£202.60
Class D	£129.40	£168.00	£225.70	£245.00

BRONZE prices (annual)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A, B, C & D	£30.80	£38.60	£46.30	£49.30

PAYMENT BY INSTALMENTS are accepted with Credit Card or post-dated Cheques - Can be spread over 3 months with minimum value of £20 each payment. Call for details.

SILVER prices (annual)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£54.80	£70.10	£83.20	£89.40
Class B	£64.80	£83.20	£104.70	£113.20
Class C	£72.40	£94.70	£122.50	£132.40
Class D	£78.50	£105.60	£136.30	£148.00

TOP-UP per unit (annual)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£7.00	£14.10	£16.90	£19.60
Class B	£10.50	£21.00	£25.20	£29.40
Class C	£14.10	£28.00	£33.60	£39.20
Class D	£17.40	£35.10	£42.10	£48.90

Maximum of 10 Top-Up units. Weekly benefit may never exceed 75% of normal income

PRICE LIST – One Day

GOLD prices (one day)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£10.70	£13.90	£16.50	£17.60
Class B	£13.60	£17.50	£22.30	£24.00
Class C	£16.50	£21.70	£28.10	£30.50
Class D	£19.40	£25.10	£33.80	£36.70

BRONZE prices (one day)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A, B, C & D	£6.30	£7.70	£9.20	£9.80

SILVER prices (one day)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£8.10	£10.60	£12.30	£13.40
Class B	£9.60	£12.30	£15.80	£16.90
Class C	£10.80	£14.20	£18.50	£19.80
Class D	£11.80	£16.00	£20.40	£22.20

TOP-UP per unit (one day)

Employment	Sports group 1	Sports group 2	Sports group 3	Sports group 4
Class A	£1.20	£2.10	£2.40	£2.80
Class B	£1.60	£3.00	£3.70	£4.40
Class C	£2.10	£4.30	£4.90	£5.90
Class D	£2.50	£5.10	£6.20	£7.20

Maximum of 10 Top-Up units. Weekly benefit may never exceed 75% of normal income

These prices are inclusive of Tax/Levy at local rates. Valid for Insurance issued up to 01/01/2010 for activities completed on or before 01/02/2011. 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 5% for UK and 2% Levy/€1 stamp duty on new business 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.

SportsCover Direct Limited

Terms of Business Agreement

Definitions

"We", "us" or "our" means SportsCover Direct Limited of 29 Great George Street, Bristol, BS1 5QT, 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. 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 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. Medical Warranty

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 (eg with Credit card details or post-dated cheques). Failure to make a payment by the agreed date will result in cancellation of the policy one month 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 Key facts 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 (ie 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.



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 29 Great George Street, Bristol BS1 5QT. Tel: 0845 120 6400, Fax: 0845 120 6400, 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 products 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 circumstance. 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 FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on Tel: 020 7892 7300 or from their web site at www.fscs.org.uk.



about the SportsGuard policy from SportsCover Direct.

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

Who is the Insurer?

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

What sort of insurance is this?

A SportsGuard Insurance policy satisfies the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities listed in the sports group(s) that they have chosen. SportsGuard is not travel insurance as it has no cover for medical fees or repatriation.

How long will my cover last?

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

Are there any significant and unusual exclusions or limitations?

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

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

What are my cancellation rights?

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

How do I claim?

To make a claim you must contact One Claims at 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 compensational scheme?

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

When am I covered?

This policy provides you with cover following Accidents that occur whilst participating in an insured sport. This also covers you whilst travelling to and from a scheduled match/training event/competition and whilst on an organised tour (but this is not a travel insurance).

Is this a holiday Insurance?

The SportsGuard policy is not a holiday/travel insurance. We recommend that for travel outside the UK you also consider a Travel insurance - which we are able to provide. If you require comprehensive Travel cover call SportsCover Direct for details of the VentureGuard policy.

CASE STUDIES – Examples of the cost when things go wrong.

Kitesurfing

Liability Claim Kitesurfing accident causes damage to 3rd party property
£5,000 Paid Out Whilst kitesurfing in medium winds, the insured's powerkite became caught on the mast of a 30ft yacht. The kite proceeded to pull the yacht over and break the mast. The kitesurfer disconnected himself and was unhurt.

Mountain Biking

Personal Injury Mountain biker suffers serious injury
£2,500 Paid Out Whilst out tackling a challenging dissent the insured hit a large tree root sticking out of the ground at speed, which catapulted him from his bike breaking 7 ribs and fracturing his pelvis. After a short period of hospitalisation the insured spent his 12 week recovery time in a wheelchair, unable to work.

DEMANDS AND NEEDS

This policy meets the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities that are named within the Sports Group(s) chosen; for the duration specified and for the level of benefits requested.

APPLICATION FORM

It is a condition of this insurance that each insured is a **resident in the UK, Channel Isles, Ireland or at a BFPO address (see Countries Covered)**. See separate premium table for prices and their validity dates.
 USE BLOCK CAPITALS AND CIRCLE CHOICES AS APPLICABLE.

Important notices:

The Application Form should be completed to the best of your knowledge and belief.

All premium indications are subject to satisfactory completion and acceptance of this Application Form. All material facts should be disclosed (these are facts which are likely to influence the insurer's acceptance or assessment of your application). If you are in any doubt about facts considered material you should disclose them. You may find it helpful to keep an independent record of information you supply in connection with your application, including copies of any relevant letters. A copy of your completed Application Form is available from Sportscover Direct on request within three months of completion. This Application Form gives an abbreviated summary only. The full terms, definitions, conditions and exclusions are contained in the Insurance Schedule, a specimen of which is available upon request.

Any enquiry or complaint concerning this insurance should in the first instance be addressed to SportsCover Direct. If you are not satisfied with the manner in which your complaint has been dealt, you may ask 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.

PERSON TO BE INSURED One form per person please

Date of Birth
dd/mm/yyyySEX:
Male Female

Firstname

Surname

Address

				M	F
Post code					
Daytime Tel. No.					
Home Tel. No.					
Email					

COVER REQUIRED

Gold, Silver or Bronze	Sports Group				Empl. class. A/B/C/D				PREMIUM (inclusive of IPT)				
G	S	B	1	2	3	4	A	B	C	D	£	A	
ADDITIONAL PREMIUM													
Additional Units							Price per unit						B
X							=					£	

TOTAL SPORTSGUARD PREMIUM	£	A + B
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Have you made a medical related claim on insurance in the past 3 years ?	Y	N
Do you have any existing medical conditions ? If yes we will send you a form to complete	Y	N

Occupation of Insured

Main activity / sport for which insurance is purchased

Other sports practised (list no more than two)

Date insurance to start (optional): ____/____/____

This Insurance will not commence until the correct premium has been received and the Insurance Schedule has been issued by SportsCover Direct.

*DECLARATION. I agree to be bound by the full terms as set out in the policy, and as summarised in the brochure. I declare that I am currently in good health and ordinarily enjoy good health. I consent to the Insurers seeking medical information from any doctor who has at any time attended me concerning anything that affects my physical or mental health and seeking information from any Insurance Office to which a proposal has been made on my life and I authorize the giving of such information. I have read and am fully aware of the section headed 'Key Facts' which is contained in this brochure, no material facts have been withheld and this application shall be the basis of the Contract of Insurance.

I hereby consent to any information you may have about me being processed by you for the purpose of providing insurance and claims handling, which may necessitate your providing such information to third parties.

Signed on behalf of all persons applying for this Insurance _____ Date of Application _____

Where did you hear about SportsCover Direct?

Please tick here if you **do not** wish to receive relevant information about our products by post. []Please tick here if you **do not** wish to receive relevant information about our third party partner products / services by post. []Please tick here if you **do** wish to receive emails from us and our third party partners about relevant products/services. []

PAYMENT METHOD: Cheque /

Credit/Debit card /

Instalments (maximum of 3)

Cheques to be made payable to SPORTSCOVER DIRECT and sent directly to the address below. Please write names of insured on back of cheque.

PAYMENT BY INSTALMENTS spread over 3 months by Credit Card or post-dated cheques – minimum instalment value £20.

Call for details on 0845 120 6400.

Credit/Debit Card number

Name on card

Expiry date

Issue Number

Security Number

Now please post the completed Application Form with your payment to:

SportsCover Direct Ltd., Freepost (RLZL-ZXRT-HLBZ), 29 Great George Street, Bristol BS1 5QT (no stamp is required if posted in UK) or Fax this application form to SportsCover Direct on 0845 120 6401

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.



29 Great George Street, Bristol BS1 5QT
call direct 0845 120 6400
fax direct 0845 120 6401
book direct: www.sportscover.co.uk
email: info@sportscover.co.uk

This brochure gives only an outline of the benefits available, full details of which are shown in the Schedule Details. In the event of a dispute the Schedule Details alone shall prevail. All KiteSurfing images are Copyright of BKSA, photography by Paul Frost.