



Policy Summary

Sport Personal Accident Insurance





This document provides key information about your Sport Personal Accident Insurance. It does not contain the full terms, exclusions and conditions. In this document, capitalised words have special meanings which are explained in the Definitions section of your policy (page three (3)).

1 Insurer

This policy is underwritten by Catlin Insurance Company (UK) Ltd. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 423308). Further details can be found on the Financial Services Register at www.fca.org.uk.

2 Type of Insurance and Duration

This insurance is a Sport Personal Accident policy and covers any Insured Person who suffers Bodily Injury caused by an Accident during the Period of Insurance at the Operative Time and within the Geographical Limits which results in:

- (a) Death, Permanent Total Disablement, Permanent Partial Disablement or Temporary Total Disablement of the Insured Person; and/or
- (b) the Insured Person incurring Dental Expenses up to £250.

This insurance is normally valid for twelve (12) months but please check your Schedule to see the period for which your insurance is valid. Any renewal of this insurance may be subject to different premium or terms.

3 Significant Features and Benefits

Please check your Schedule to find out which coverage options you have selected and the amount of Benefit payable in respect of Death, Permanent Total Disablement, Permanent Partial Disablement, and Temporary Total Disablement.

4 Significant and unusual exclusions or limitations

To be eligible for payment, the Insured Person must make a claim for a covered Benefit within the Claim Time Limit. The Claim Time Limit is normally twelve (12) months from the date of the Accident unless otherwise stated in your Schedule.

Where an Insured Person claims for more than one Benefit arising out of the same Accident, the Insurer shall not pay more in total than the amount of the single most valuable Benefit (see clause 4.2 of your policy).

The Insurer shall not pay more than the Capital Sum stated in the Schedule for Permanent Partial Disablement arising out of any one Accident regardless of the number of conditions diagnosed in the Insured Person (see clause 4.3 of your policy).

The Insurer shall not be liable to start paying Benefit for Temporary Total Disablement until the Waiting Period stated in the Schedule has expired.

This insurance does not cover claims, losses or expense caused by or arising from:

- (a) the Insured Person committing, or attempting to commit, suicide or any act of intentional self-harm or self-exposure to needless peril (except in an attempt to save human life);
- (b) the Insured Person committing any criminal or unlawful act;
- (c) the Insured Person engaging in active service in the armed forces of any nation;
- (d) the Insured Person taking part in any of the following activities:
 - abseiling
 - backpacking trips
 - BASE jumping
 - bungee jumping
 - cage diving
 - canyoning/canyoneering
 - caving
 - hang gliding
 - helicopter activities
 - heli-hiking/heli-skiing
 - horse riding or other equine tours
 - hot air balloon rides
 - hunting
 - ice climbing
 - ice fishing
 - jet boating
 - moped riding
 - motorcycle/ATVS
 - mountain biking
 - mountaineering
 - parachuting
 - parasailing
 - polo playing
 - quad biking
 - racing
 - rodeos
 - scuba diving
 - snowboarding
 - snowmobiles
 - speed boating
 - stag or hen parties
 - white water activities (Class 3-5 water)
 - zip wires
 - zorbing
- (e) the intoxication of the Insured Person by means of alcohol or other drugs;
- (f) any medical condition of the Insured Person which was in existence before the start of the Period of Insurance;
- (g) any professional medical, hospital, surgical, manipulative, massage, physiotherapeutic, X-ray or nursing treatment carried out on the Insured Person;
- (h) any practices or activities excluded or forbidden by any professional sports contract to which the Insured Person is a party.

Please refer to your policy for the full list of Benefit Conditions (page seven (7)) and Policy Exclusions (page eight (8)).

5 Cancellation and Cooling-Off Period

(a) Your Right to Cancel during the Cooling-Off Period

You are entitled to cancel the policy by notifying us in writing within fourteen (14) days of either:

- (i) the date you receive the policy, or
- (ii) the start of your period of insurance

whichever is the later.

A full refund of any premium paid will be made unless you have made a claim in which case the full annual premium is due.

(b) Your Right to Cancel after the Cooling-Off Period

You are entitled to cancel the policy after the cooling-off period by notifying us in writing. Any return of premium due to you will be calculated at a proportional daily rate depending on how long the policy has been in force unless you have made a claim in which case the full annual premium is due.

Where the Insured is a partnership, corporation or organisation, an Insured Person has no cancellation rights under this insurance however they do have the right to request that they no longer be covered by this insurance. Such a request must be made in writing to the Insurer at the following address:

Catlin Insurance Company (UK) Ltd.
20 Gracechurch Street
London
EC3V 0BG
United Kingdom

(c) Our Right to Cancel

We are entitled to cancel the policy, if there is a valid reason to do so including for example:

- (i) any failure by you to pay the premium; or
- (ii) a change in risk which means We can no longer provide you with insurance cover; or
- (iii) non-cooperation or failure to supply any information or documentation We request, such as details of a claim:

by giving you fourteen (14) days' notice in writing. Any return of premium due to you will be calculated at a proportional daily rate depending on how long the policy has been in force unless you have made a claim in which case the full annual premium is due.

6 How to make a claim

Written notice of any Accident, proceedings or any other event which may give rise to a claim under this insurance must be given to the Insurer as soon as practicable (and in any case within twelve (12) months of the Accident) at the following address:

Catlin Insurance Company (UK) Ltd.
20 Gracechurch Street
London
EC3V 0BG

E-mail: James.Good@xlcatlin.com
Matt.Malone@xlcatlin.com

7 How to make a complaint

We are dedicated to providing a high quality service and we want to ensure that this is maintained at all times.

If you have any questions or concerns about the policy or the handling of a claim, please contact Protectivity Insurance through whom this insurance was arranged.

If you wish to make a complaint you can do so at any time by referring the matter to:

XL Catlin Complaints Manager
Catlin Insurance Company (UK) Ltd.
20 Gracechurch Street
London
EC3V 0BG

E-mail: xlcatlinukcomplaints@xlcatlin.com
Telephone Number: +44 (0)20 7743 8487

Complaints that cannot be resolved by the Complaints Manager may in certain circumstances be referred to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

E-mail: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a “fixed line”, for example, a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0)20 7964 1000



8 Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU) and on their website: www.fscs.org.uk.

9 Policy Format

This document and any other documentation in respect of this policy can be provided to you in Braille, large font or audio. If an alternative format is required, please contact Protectivity Insurance.

protectivity insurance

address: Belmont House, High Street, Lane End, High Wycombe, Bucks, HP14 3ER
email: contact@protectivity.com
phone: 01494 887 909