

Travel Insurance Insurance Product Information Document



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Product: DTW1991 Sports Travel+ Travel Insurance

This document provides a summary of the cover, exclusions and restrictions. You will find all the terms and conditions, along with other important information in your policy documentation.

What is this type of Insurance?

This is a travel insurance policy to cover unexpected events that could occur before a Sports activity holiday, whilst travelling, or whilst competing in sports activity e.g. cancelling or cutting short a holiday or needing medical treatment. You can choose to purchase a single trip policy to cover one holiday only or an annual multi-trip policy to cover multiple holidays.



What is insured?

The policy covers up to the following:

- ✓ If you need emergency medical treatment £10m
- ✓ If you have to cancel your trip or need to come home early £5,000
- ✓ If you suffer death or injury following an accident £25,000
- ✓ If your possessions are lost stolen or damaged £2,000
- ✓ If your cash or passport is lost or stolen £500
- ✓ If you are legally liable for injury or damage £2m
- ✓ If your baggage is delayed £400
- ✓ If you are hospitalised, mugged or hijacked £1,000
- ✓ If you miss your final international departure from the UK or back to the UK £1,000
- ✓ If your pet documentation is lost or stolen £500
- ✓ If you are forced to move from your accommodation following an emergency £500
- ✓ If your end supplier fails £5,000
- ✓ Costs for legal action following an accident which causes your death or bodily injury £50,000
- ✓ Telephone legal advice

You can add the following optional covers to the policy:

- ✓ Winter Sports Extension
- ✓ Golf Cover Extension
- ✓ Sports Equipment Extension



What is not insured?

- ✗ **Excesses** apply and are shown in the policy documentation. You are responsible for paying this amount in the event of a claim
- ✗ Existing medical conditions that you haven't told us about, or existing medical conditions that you have told us about but which we have not agreed to cover
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel or have to cancel or curtail your holiday
- ✗ You taking part in activities unless those activities are stated as covered in your policy documentation
- ✗ Trips which have begun before your policy start date
- ✗ Claims caused by alcohol, drugs or substance abuse
- ✗ Natural damage (e.g. wear and tear or from weather)
- ✗ Any person 66 years old or over
- ✗ Mobile phones
- ✗ Travelling to a country unless covered under the area of travel shown on your policy certificate
- ✗ Personal belongings, money, documents and valuables left unattended
- ✗ If a tour operator, travel agent or package holiday provider fails
- ✗ Legal expenses – Costs incurred before the claim has been accepted
- ✗ There is no cover for any participant to another participant or spectator liability whilst playing or training



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your policy schedule
- ! Unless agreed with us there will be no cover if the FCO advise against travel to your destination
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! There is no cover for valuables or money unless with you, in a safe/safety deposit box or locked in your accommodation



Where am I covered?

This will depend on your needs – the cover you chose is shown on your policy schedule. You will need to refer to your policy document for the full definitions:

- ✓ **Area 1** – England, Scotland, Wales, Northern Ireland, the Isle of Man, Europe, Channel Islands, Egypt, Israel, Tunisia and Turkey
- ✓ **Area 2** – Worldwide excluding USA, Canada, Mexico, Caribbean Islands and Bermuda
- ✓ **Area 3** – Worldwide



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we ask when you take out or make changes to the policy
- You must tell us as soon as reasonably possible if any of the details you have told us change
- You must keep us informed of any changes in health for any person to be insured on this policy
- For medical assistance whilst abroad, you must call our Assistance number before obtaining help or as soon as you possibly can
- You must tell us as soon as reasonably possible of any event which may result in a claim
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy. Failure to do so could affect your cover and any amount paid as a claim



When and how do I pay?

Full payment is required when you take out the policy even if your trip is not until a future date. Payment is usually made to your insurance broker, you may be able to pay in full by credit or debit card



When does the cover start and end?

Single trip cover – cover for cancelling your holiday will start on the day you purchase the policy and cover will end on the trip end date specified on your schedule

Annual multi-trip cover – cover will begin on the start date stated on the policy schedule and will run for one year



How do I cancel the contract?

Should this policy not meet your requirements please return the documentation to your broker who provided the insurance within 14 days from date of purchase or renewal of the policy or the day you received your policy documentation, whichever is later. Provided that you have not travelled and no claim has been made or is intended to be made and no incident has occurred that is likely to result in a claim you will receive a premium refund and the policy will be treated as though it had never existed.

After the expiry of your 14 days statutory cooling-off period you continue to have the right to cancel your policy at any time but without the right to a refund of premium.

Please contact the insurance broker you purchased the policy from or:

Insurance Administration Services

Telephone: +44 (0) 1623 683 586

List of activities – covered as standard including competitions unless stated otherwise

Abseiling	Hot Air Ballooning	Sail Boarding
Aerial Safaris (with a licensed operator)	Horse Riding (protective headgear must be worn. Excluding hunting, jumping and competitive riding)	Sailing and Yachting (within 12 miles of the coast)
Angling	Ice Skating (non-competitive)	Sand Safaris
Archery (supervised)	Jet Boating (as a passenger)	Sand Surfing
Badminton	Jet Skiing (with a licensed operator)	Scuba Diving (to a depth of 10 metres as standard or to a depth of 30 metres maximum as long as you have PADI or equivalent qualification to dive to that depth or you are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving)
Banana Boating	Korfball	Sea Canoeing (within a half mile of the coast)
Beach Games	Mechanic	Sea Kayaking (within a half mile of the coast)
Boccia	Netball	Skating
Bowls	Obstacle Course Racing	Snorkelling
Bowling	Orienteering	Softball
Boxing Training (no contact)	Paddle boarding within half mile of the coast	Squash
Bungee Jumping (with a licensed operator)	Parachuting (static line or tandem with a licensed operator)	Surfing
Camel Riding	Paragliding (tandem with a licensed operator)	Swimming (in a swimming pool or within half a mile of the coast)
Clay Pigeon Shooting (supervised)	Parasailing (towed by boat by a licensed operator)	Table Tennis
Cricket	Pedalo	Ten Pin Bowling
Croquet	Pony Trekking (protective headgear must be worn)	Tennis
Curling	Quad Biking (non-competitive protective headgear must be worn and booked with a licensed operator)	Trekking (using established and documented paths/ tracks/ mapped routes with a licensed professional local guide)
Cycling (non-competitive, sportives, etapes and mountain biking on designated tracks)	Racket Ball	Technical Support (coach, manager and technicians)
Elephant Riding/Trekking (supervised)	Rambling	Tug-of-War
Eton Fives	Refereeing and Umpiring	Underground Activities (as part of an organised excursion or tour)
Fell Running	River Canoeing, Kayaking and Rafting (in calm water excluding sea or white water grade 4 or above)	Via Ferrata
Fell Walking	Roller Blading	Volleyball
Fencing	Rounders	War Games
Fishing	Rowing (inland waters)	Water Polo
Fitness Training and Gym Work	Running (including marathons in major cities)	Water Skiing (excluding jumping)
Floorball	Safaris (provided that insured person will not be using a firearm or bow and arrows and it is booked with a licensed operator)	Weightlifting (non-competitive)
Goalball		Wheelchair racing
Golf		Wheelchair tennis
Gymnastics (non-competitive)		Wind Surfing (non-competitive)
Handball		
Hang Gliding (tandem with a licensed operator)		
High Diving (from a purpose built diving board over a man-made pool)		
High Ropes (with a licensed operator)		
Hiking (established, documented paths/ tracks, mapped routes)		

The following recreational winter sports are covered as standard if the winter sports extension is taken (excluding competitions):

Cross country skiing (on recognised tracks)	Skiing/Snowboarding excluding ski touring (including off piste in areas considered safe by the ski resort management or local ski school)	Snowmobiling (with a licensed operator)
Husky Sledging (as a passenger booked with a licensed operator)	Ski Boarding	Snowshoeing (in areas considered safe by the ski resort management or local ski school)
	Sledging	Telemark Skiing (in areas considered safe by the ski resort management or local ski school)
	Sleigh Riding (with a licensed operator)	

Additional activities Categories 1-3 are covered if shown as covered for each Insured Person in the travel insurance certificate and appropriate additional premium has been paid.

Category 1	<p>Aquathlon Bike Polo Clay Pigeon Shooting (competition) Cycling (road and track competition) Cyclocross Racing Cycle Speedway Deep Sea fishing (within 12 miles of the coast) Dragon Boat Racing (on inland waterways or within half a mile of the coast) Dressage Duathlon Field Hockey Football Gymnastics (Competitive) Ice Skating Ironman Lacrosse Open Water Swimming (must be organised and with a support boat) Outrigger Canoeing (up to grade 3) Pistol Shooting (with licenced organisation)</p>	<p>Rifle Shooting (with licenced organisation) Roller Hockey Rowing (within half a mile of the coast) Scuba Diving (to a depth of 40 metres maximum as long as You have PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving.) Skateboarding Touch Rugby Tough Guy Triathlon Weight Lifting (competition), Windsurfing (competition within 12 miles of the coast) Wheelchair Fencing</p> <p>If the winter sports extension is taken Category 1 includes: Biathlon (winter) Cross Country Skiing (competition) Mono Skiing (on snow)</p>
Category 2	<p>Includes all Category 1 activities plus: Aikido BMX (racing and training) Car Track days (run under accredited National Sporting Authorities' regulations) Ice Hockey Jiu Jitsu (aka Jujutsu) excluding Brazilian Judo Kendo Land Skiing Marathon des Sables Modern Pentathlon Polo Roller Derby Rugby League (amateur) Rugby Union (amateur)</p>	<p>Scuba Diving (to a depth of 50 metres maximum as long as you have PADI or equivalent qualification to dive to that depth or you are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving.) Sea Kayaking (within 12 miles of the coast) Sea Canoeing (within 12 miles of the coast) Short Track Speed Skating Shotakan Karate Taekwondo Wushu</p> <p>If the winter sports extension is taken Category 2 includes all Category 1 activities plus: Skiing (competition excluding freestyle and jumping) Snowboarding (competition excluding free style and jumping) Tobogganing</p>
Category 3	<p>Includes all Category 1 and Category 2 activities plus: Australian Rules football Deep Sea Fishing Gaelic Football Gliding Go Karting (on licensed circuits) Hang Gliding Kite Surfing Mountain Biking (competition on designated tracks) Motor Racing (FIA/MSA approved) Outrigger Canoeing (grades 4 & 5)</p>	<p>Parachuting (excluding free fall) Power Boating (competitive) River Canoeing, Kayaking and Rafting (grades 4 & 5) Sailing and Yachting (beyond 12 miles of the coast but excluding cross ocean), Wheelchair rugby</p> <p>If the winter sports extension is taken Category 3 includes all Category 1 and 2 activities plus: Heli-skiing (with a licensed operator and local guide) Ski Touring (with a fully locally licensed guide provided that all instructions given by the guide are followed) Skiing/Snow boarding half pipe/ slope style (training or organised competition with a licenced organisation)</p>