

## Insurance Booklet

This Insurance Booklet is operative for Insurances starting or renewing from 14th March 2014 and replaces any Insurance Booklet previously issued to you.

**insure4sport** is a trading name of JRW Group Services Ltd which is Authorised and Regulated by the Financial Conduct Authority.

## INSURE4SPORT SUMMARY

This section of the Insurance Booklet is a summary of the terms of the Insurance and therefore does not contain the full terms which can be found further in this Insurance Booklet.

## NAME OF THE UNDERWRITER

Certain Underwriters at Lloyd's.

## TYPE OF INSURANCE AND COVER

This Insurance can provide cover for the following. Please refer to Your Insurance Schedule for details of the cover applicable to You as the Insured Person:

Section 1. Public Liability

Section 2. Professional Indemnity

Section 3. Personal Accident

Section 4. Sports Equipment

Section 5. Employer's Liability

For individuals, teams and entities who have purchased **insure4sport** Insurance.

## FEATURES AND BENEFITS

**Section 1.** Provides indemnity for Third Party Bodily Injury and Third Party Property Damage up to the limit defined in Your Insurance Schedule.

**Section 2.** Provides indemnity for Compensation sought following negligent act, error or omission in respect of advice or services provided for which You have received a fee in consideration up to the limit defined in Your Insurance Schedule.

**Section 3.** Provides cover for Accidental Death, Loss of Limbs, Loss of Sight in one or both eye(s), Permanent Total Disability, Medical Expenses, Physiotherapy and Loss of Income up to the limit defined in Your Insurance Schedule.

**Section 4.** Provides cover for Loss or Damage to Sports Equipment (new for old if item is under 1 year old and new at purchase) up to the limit defined in Your Insurance Schedule.

**Section 5.** Provides indemnity to meet all sums including costs and expenses You become legally liable to pay as damages in the event of Bodily Injury sustained by any employee which arises out of and in the course of their employment.

Please note that Section 5 – Employers Liability is contained within a separate document.

## UNUSUAL EXCLUSIONS OR LIMITATIONS

1. Cover applies only whilst Coaching/Instructing or participating in the Sport(s) detailed in Your Insurance Schedule depending on the product you have selected.
2. Cover shall apply as defined under territorial limits in Your Insurance Schedule, but only in respect of Claims brought against You in the United Kingdom.
3. Cover is only available to non professional sports persons, teams or entities who are resident or domiciled in the United Kingdom.
4. Reduced benefits apply for persons aged under 18 for Accidental Death and reduced benefits may be applicable for Permanent Disablement, Medical Expenses, Physiotherapy and Loss of Income under Section 3.
5. Sections 1 and 2 shall not cover Bodily Injury to Your employees or members of Your family.
6. A single article limit of £250 and maximum sum insured of £1,000 at any one venue or in the custody or control of any one person is applicable to Section 4.
7. A limit of £250 is applicable to this Insurance in respect of any one Claim for loss of or damage to Personal Possessions under Section 4.
8. The Sum Insured in respect of Sections 1, 2 and 5 shall be inclusive of defence costs.
9. Sections 1, 2, 3 and 4 may be subject to an Excess. Please refer to Your Insurance Schedule for details of the Excess that applies to Your Insurance.
10. Section 1 shall not cover Personal Injury caused by a participant whilst participating in any form of Rugby Union, Rugby League, Association Football, Gaelic Football, Gridiron, Australian Rules Football, Kick Boxing, Boxing, Martial Arts and all other contact Sports.

## PERIOD OF INSURANCE

The period of insurance as stated in Your Insurance Schedule.

## YOUR RIGHT TO CANCEL

This is an insurance facility provided by **insure4sport**. As such there is no option to cancel the Insurance should You decide that You do not require the cover, unless You notify **insure4sport** in writing within 14 days of the Inception Date of this Insurance. After this period there is no facility to cancel the Insurance should You decide that You do not require cover.

## OUR RIGHT TO CANCEL

This Insurance may be cancelled by Us sending 30 days notice by recorded delivery letter to the last known address of the Insured who shall be entitled to a pro rata return of Premium. Where the Insurance is issued or renewed on the basis of monthly Premium(s) this Insurance may be cancelled by Us sending 7 days notice by letter to the last known address of the Insured in the event of non payment of any monthly Premium on its due date.

## MAKING OR REPORTING A CLAIM

Should You need to make a Claim or report an incident that could give rise to a Claim under this insurance please contact: **insure4sport**, The Royals, Altrincham Road, Manchester M22 4BJ, telephone +44 (0)800 158 5530 or email: [admin@insure4sport.co.uk](mailto:admin@insure4sport.co.uk). Next download a Claim Form by visiting [www.insure4sport.co.uk/claim](http://www.insure4sport.co.uk/claim).

## OUR COMPLAINTS PROCEDURE

If You have a complaint, please address it to: Complaints Department, **insure4sport**, The Royals, Altrincham Road, Manchester M22 4BJ, telephone +44 (0)800 158 5530 or email: [complaints@thejrwgroup.co.uk](mailto:complaints@thejrwgroup.co.uk).

If Your dissatisfaction concerns a Claim please also refer it to Us at **insure4sport**. If Your complaint is not resolved or You are not happy with Our response and the course of action proposed, You may refer the matter to the Complaints and Advisory Department at Lloyd's, One Lime Street, London EC3M 7HA, telephone +44 (0)20 7327 5693 or email [complaints@lloyds.com](mailto:complaints@lloyds.com). It may be that You have access to the Financial Ombudsman Service if You are still not satisfied with Lloyd's response to Your complaint.

For further information on Your eligibility please visit: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk) or contact Us. All referrals to the Financial Ombudsman must take place within 6 months

of the date of Your last correspondence with **insure4sport** in relation to the complaint.

To refer a complaint to the Financial Ombudsman Service then either call +44 (0)845 080 1800 or visit [www.financialombudsman.org.uk/consumer/complaints.htm](http://www.financialombudsman.org.uk/consumer/complaints.htm) to download a complaints form.

## YOUR RIGHTS

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

## COMPENSATION

The Financial Services Compensation Scheme (FSCS) provides Compensation in case any FCA authorised company goes out of business or into liquidation and are unable to meet any valid Claim under their policies. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, also without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on +44 (0)20 7892 7300 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## STATEMENT OF DEMANDS AND NEEDS

This Insurance provides Sports Insurance and is suitable to meet the needs of those persons, teams or entities requiring insurance for:

- Public Liability
- Professional Indemnity
- Personal Accident
- Sports Equipment
- Employers Liability

A separate document for Employers Liability is provided where cover is applicable.

**insure4sport** is a Sports Insurance for sporting Coaches/Instructors, teams and individuals, usually renewable on an annual basis. JRW Group Services Ltd is Authorised and Regulated by the Financial Conduct Authority.