Thank you for choosing Fishing Care.

Fishing Care is a trading name of JRW Group Services Ltd which is authorised and regulated by the Financial Conduct Authority.

We have tried to make this document easy to read. However, we have still had to use some words that have a special meaning these are listed and explained in ‘definitions’. From now on wherever a word with a definition is uses it will be printed in bold type.

The next few pages give You a summary of the main policy benefits and terms and conditions, known as the Policy Summary (KeyFacts) and therefore does not contain the full terms which can be found further in this insurance booklet.

FISHING CARE SUMMARY

NAME OF THE UNDERWRITER
Accelerate Underwriting Ltd on behalf of Royal & Sun Alliance Insurance PLC.

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 - Personal Liability (optional)
- Section 2 - Third Party Property Damage (only available if Section 1 – Personal Liability is selected)
- Section 3 - Fishing Equipment (Compulsory)
- Section 4 - Personal Accident (optional)
- Section 5 - Dental Treatment (only available if Section 4 – Personal Accident is selected)
- Section 6 - Club Fee Reimbursement (only available if Section 4 – Personal Accident is selected)
- Section 7 - Match Entry Fee Reimbursement (only available if Section 4 – Personal Accident is selected)
- Section 8 - Record Catch (Compulsory)
### STANDARD FEATURES AND BENEFITS

<table>
<thead>
<tr>
<th>Section</th>
<th>Significant Features &amp; Benefits</th>
<th>Significant or Unusual Exclusions or Limitations</th>
</tr>
</thead>
</table>
| **Section 1** Personal Liability | • Indemnity for third party Bodily Injury and third party Property Damage up to the limit defined in Your Insurance Schedule. | • Please see “What is not covered” in the policy wording  
• Bodily Injury to Your employees or members of Your immediate family  
• Liability unless as a result of Fishing. |
| **Section 2** Third Party Property Damage | • Provides indemnity for accidental third party property damage up to the limit defined in Your Insurance Schedule. | • Please see “What is not covered” in the policy wording  
• Any Excess detailed in the insurance schedule. |
| **Section 3** Fishing Equipment | • Provides cover for theft, loss or damage to Fishing Equipment up to the limit defined in Your Insurance Schedule. | • Please see ‘What is not covered” in the policy wording  
• Any Excess detailed in the insurance schedule.  
• Any loss, theft or damage to equipment which is hired, loaned or entrusted to You  
• Loss or theft of any Fishing Equipment left unattended unless the loss or theft shows evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage  
• Fishing Equipment more specifically insured elsewhere. |
| **Section 4** Personal Accident | • Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight and permanent total disability up to the limit defined in Your Insurance Schedule. | • Any accidents unless whilst undertaking recreational Fishing activities  
• Accidental Bodily Injury to any person aged under 16 or over 85  
• Permanent Total Disablement to any person over 65. |
| **Section 5** Dental Treatment | • Provides cover in respect of Accidental Dental injury up to the limit defined in Your Insurance Schedule. | • Please see ‘What is not covered” in the policy wording  
• Any Excess detailed in the Insurance Schedule  
• Self-inflicted injury  
• Cosmetic or plastic surgery unless necessitated by a Dental Injury occurring whilst during the Period of Insurance. |
| **Section 6** Club Fee Reimbursement | • Provides reimbursement of unused Fishing club subscription. | • Please see ‘What is not covered” in the policy wording  
• Any Excess detailed in the insurance schedule.  
• Claims arising directly or indirectly from any activities other than recreational Fishing activities. |
| **Section 7** Match Fee Reimbursement | • Provides reimbursement of Match Entry Fee up to the limit defined in Your Insurance Schedule. | • Please see ‘What is not covered” in the policy wording  
• Any Excess detailed in the insurance schedule.  
• Any claim submitted without satisfactory written medical evidence. |
| **Section 8** Record Catch | • Provides a monetary award in the event of a ‘Record Catch’ whilst participating in a recognised match or competition for the amount defined in Your Insurance Schedule. | • Please see ‘What is not covered” in the Policy wording.  
• Any claims unless submitted in writing, together with written confirmation of acknowledgment and acceptance by The British Record (rod-caught) Fish Committee within 14 days of their notification to You. |
PERIOD OF INSURANCE
The Period of Insurance as stated in Your Insurance Schedule.

YOUR RIGHT TO CANCEL
If you decide that for any reason, this policy does not meet your insurance needs then please return it to Fishing Care within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

Thereafter you may cancel the Policy at any time by informing Fishing Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL
We may at any time cancel any insurance document by sending 14 days notice to you at your last known address. Provided the premium has been paid in full you shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM
Should you wish to make a claim or report an incident that could give rise to a claim under this insurance please contact:

• Telephone: +44 (0)800 112 4078
• Post: Fishing Care Claims Department, Davies Group, PO Box 2801, Hanley, Stoke on Trent, ST4 5DN
• Email: newclaim.fishingcare@davies-group.com

OUR COMPLAINTS PROCEDURE
We are proud of the service that we provide and of our careful selection of intermediaries we trust to service the Policy. Occasionally, things may go wrong and if this happens we have a procedure in place to fully investigate your complaint and where appropriate, to make changes to prevent a recurrence.

• If you are unhappy with any element of the cover we provide or any aspect of our service or have a cause for complaint, please, in the first instance, contact Fishing Care.

• If you still have cause for complaint then contact The Managing Director, Accelerate Underwriting Limited, 3rd Floor, News Building, 3 London Bridge Street, London, SE1 9SG.

• If in the unlikely event that your concerns have not been resolved, your complaint will be referred to our customer relations team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows: RSA Customer Relations Team, P O Box 255, Wymondham, NR18 8DP or email crt.halifax@uk.rsagroup.com

• Complaints that still cannot be resolved may be referred to the Financial Ombudsmen Service: Financial Ombudsmen Service, Exchange Tower, Harbour, Exchange Square, London, E14 9SR.

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
We are covered by the FSCS. If we are unable to meet our financial obligations you may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of your Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.
FISHING CARE POLICY WORDING

If the Insured shall make any claim knowing the same to be false or fraudulent, as regards amount or otherwise, this policy shall become void and all claim hereunder shall be forfeited.

We must draw Your attention to a number of important features of this Insurance:

- This part of the document provides details of Your Policy and the terms and conditions that apply. The Policy is a legal contract between You and Us. The Policy wording and Insurance Schedule make one document and must be read together. Please keep them together.
- The contract is based on the information You gave Us when You applied for the insurance.
- Your Policy is in two parts – this Policy wording and the Insurance Schedule.

<table>
<thead>
<tr>
<th>POLICY</th>
<th>SCHEDULE</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Exactly what is covered and what isn’t</td>
<td>• The sections of the Policy that apply to you and the dates from which cover is in force</td>
</tr>
<tr>
<td>• How to make a claim and how We will settle that claim</td>
<td>• The various limits and sums insured that apply to Your cover</td>
</tr>
<tr>
<td>• Our obligations to You</td>
<td>• Any special terms that apply to Your Policy</td>
</tr>
<tr>
<td>• The terms and conditions You must comply with</td>
<td>• Your Premium</td>
</tr>
<tr>
<td></td>
<td>• Your Policy number</td>
</tr>
</tbody>
</table>

Our part of the contract is that We will provide the cover set out in this Policy wording:

- for those sections which are shown on Your Insurance Schedule
- for the insurance period set out on the same Insurance Schedule.

Your part of the contract is:

- You must pay the Premium as shown on Your Insurance Schedule for each insurance period
- You must comply with all the terms and conditions set out in this Policy.

If You do not meet Your part of the contract, We may turn down a Claim, increase the Premium or You may find that You do not have any cover.
CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page Number(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome</td>
<td>2</td>
</tr>
<tr>
<td>Important Features</td>
<td>7</td>
</tr>
<tr>
<td>Claims</td>
<td>8</td>
</tr>
<tr>
<td>Important Information</td>
<td>9</td>
</tr>
<tr>
<td>Definitions</td>
<td>10</td>
</tr>
<tr>
<td>Section 1 – Personal Liability</td>
<td>12</td>
</tr>
<tr>
<td>Section 2 – Third Party Property Damage</td>
<td>13</td>
</tr>
<tr>
<td>Section 3 – Fishing Equipment</td>
<td>14</td>
</tr>
<tr>
<td>Section 4 – Personal Accident</td>
<td>15</td>
</tr>
<tr>
<td>Section 5 – Dental Treatment</td>
<td>16</td>
</tr>
<tr>
<td>Section 6 – Club Fee Reimbursement</td>
<td>17</td>
</tr>
<tr>
<td>Section 7 – Match Fee Reimbursement</td>
<td>18</td>
</tr>
<tr>
<td>Section 8 – Record Catch</td>
<td>19</td>
</tr>
<tr>
<td>General Conditions</td>
<td>20</td>
</tr>
<tr>
<td>General Exclusions</td>
<td>21</td>
</tr>
<tr>
<td>Complaints Procedure</td>
<td>22</td>
</tr>
</tbody>
</table>
IMPORTANT FEATURES:

- **Insurance Booklet:** You should read this document carefully in conjunction with the Insurance Schedule. It gives details of what is and is not covered by the Insurance and the Conditions and Exclusions of the cover.

- **Conditions and Exclusions:** Conditions and exclusions will apply to individual sections of the Insurance while general exclusions and conditions will apply to the whole Insurance.

- **Limits:** All sections have limits on the amount We will pay under that section. Some sections also include inner limits for example for one item.

- **Excesses:** Claims under certain sections will be subject to an Excess. Where there is an Excess, You will be responsible for paying the first part of a claim.

- **Reasonable Care:** You are required to take all reasonable care to protect yourself and Your Fishing Equipment and to act as though You are not insured.

- **Complaints:** This insurance includes a complaints procedure which tells You what steps You can take if You wish to make a complaint.

- **‘Cooling Off’ Period:** This insurance booklet contains a ‘cooling off’ period as detailed in ‘Your right to cancel’.

PLEASE READ THESE FEATURES, YOUR INSURANCE SCHEDULE AND THE WHOLE OF THIS DOCUMENT CAREFULLY.

If the insurance does not meet Your requirements please return it within 14 days from receipt of documentation.

Please note that this Insurance is only available to individuals who are non-professional anglers and resident in the United Kingdom.
CLAIMS

HOW TO MAKE A CLAIM
If an event giving rise to a claim under this insurance occurs You shall:

1. Notify Davies Group as stated in ‘How to make a claim’ as follows:
   a. Within 30 days of the date of the incident occurring
   b. Within 7 days of the date of loss for any claim in respect of riot, civil commotion, strikers or locked out workers.

Give details of Your claim by either:

- Telephone: +44 (0)800 112 4078
- Post: Fishing Care Claims Department, Davies Group, PO BOX 2801, Hanley, Stoke on Trent, ST4 5DN
- Email: newclaim.fishingcare@davies-group.com

No claim shall be payable unless the terms of this condition have been complied with.

CLAIMS CONTROL

1. If an event giving rise to a claim under this insurance occurs You shall:
   a. take immediate action to minimise the loss, destruction, damage, injury, illness or disease
   b. pass every letter claim writ summons and process to Us immediately upon receipt.

2. We shall have sole control of all claims procedures and settlements.

3. No admission, offer, promise, payment, or indemnity shall be made or given by You or on Your behalf without Our written consent.

4. On the happening of an event which gives rise to a claim We or any person authorised by Us may without thereby incurring any liability or diminishing any of Our rights under this insurance enter, take or keep possession of the premises where the event occurred and may take possession of or require to be delivered to them any property insured and deal with such property for all reasonable purpose and in any manner.

5. If You or anyone acting on Your behalf does not comply with Our requirements or hinders or obstructs Us in carrying out any of the above mentioned acts then all benefit under this insurance shall be forfeited.

6. Salvage - Following a valid claim, We may, without incurring any further liability and without diminishing Your right to rely on any condition of this Insurance, take and keep possession of any of the Fishing Equipment insured under Section 1 and to deal with salvage in a reasonable manner, but You may not abandon any property insured to Us.

7. We may at any time at Our sole discretion pay to You the maximum sum payable hereunder or any lesser sums for which any claim or claims can be settled. We shall not be under any further liability except for payment of costs and expenses which may have been incurred prior to such payment provided that in the event of a claim or series of claims resulting in Your liability to pay a sum in Excess of the Sum Insured or Limit of Indemnity Our liability for such costs and expenses shall not exceed an amount being in the same proportion as Our payment to You bears to the total payment made by You or on Your behalf in settlement of the claim or claims.

CLAIMS CONDITIONS

These are the claims conditions You will need to keep to as Your part of this contract. If You do not, a claim may be rejected or payment could be reduced. In some circumstances Your policy might be invalid.

1. If an event giving rise to a claim under this Insurance occurs You shall:
   a. ensure the Police are notified in respect of malicious damage &/or theft incidents as soon as reasonably practicable and certainly within 24 hours of discovery. A crime reference number must also be obtained
   b. provide Us with all proofs and information in relation to a claim that We may reasonably require together with (if required) a statutory declaration of the truth of the claim and any connected matters
   c. Where appropriate, in the event of a claim a medical adviser or advisers appointed by Us shall be allowed to examine You as often as We deem it necessary

2. If at the time of any loss, damage or liability arising hereunder there is any other insurance covering the same loss, damage or liability We will pay only Our rateable proportion.

3. All claims arising under this Insurance shall be governed by the law of England and Wales whose Courts alone shall have jurisdiction in any dispute arising hereunder.

4. In the event of claims in respect of Third Party Property Damage:
   a. You shall substantiate that the damage occurred
   b. The Claim shall be presented in the first instance to the Third Party’s own insurers with a request that payment shall be made under any other Insurance which may be in operation. If no such Insurance shall be in force or if such request be refused, You must obtain written confirmation of such from the Third Party and submit it with full information to Us
   c. There is satisfactory evidence of the damage being Your responsibility and that settlement shall be considered without legal liability or negligence being proven.

5. In the event of a claim a medical practitioner or advisers appointed by Us shall be allowed to examine You as often as We deem it necessary.
IMPORTANT INFORMATION

CONSUMER INSURANCE ACT
You are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act to take care to supply accurate and complete answers to all the questions in the declaration and to make sure that all information supplied is true and correct. You must tell Us of any changes to the answers You have given as soon as possible. Failure to advise Us of a change to Your answers may mean that Your Policy is invalid and that it does not operate in the event of a claim.

KEEPING US INFORMED
This Policy is based on the information You have given Us about You. It is important You let us know within 30 days of changes that affect what You have told Us.

If You fail to disclose all relevant information or makes a misrepresentation, We may void the Policy or reduce the value of any claim payment.

YOUR RIGHT TO CANCEL
If You decide that for any reason, this Policy does not meet Your insurance needs then please return it to Fishing Care within 14 days of issue. On condition that no claims have been made or are pending a full refund will be available.

There after You may cancel the Policy at any time by informing Fishing Care however no refund of premium will be payable.

OUR RIGHT TO CANCEL
We may at any time cancel any insurance document by sending 14 days notice to You at Your last known address. Provided the premium has been paid in full You shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

GOVERNING LAW
Unless some other law is agreed in writing, this Policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the UK in which Your main residence is situated.

DATA PROTECTION ACT 1998
Please note that any information provided to Us will be processed by Us and Our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.
DEFINITIONS
This part of the Policy sets out the words which have a special meaning. Each word is listed with the meaning explained below and is printed in Bold type whenever it appears in the Policy, Insurance Schedule and endorsements.

Accident
An external, sudden, unexpected, unusual specific event occurring at a definable time and place.

Accidental Damage
Damage caused to Fishing Equipment accidentally or by violent and external means, including vandalism.

Bodily Injury
Injury to the body caused by accidental, violent, visible and external means.

Dental Injury
An Accident causing damage to whole, sound teeth only.

Endorsement(s)
Any terms and conditions made separately to the terms of the policy and specified on Your Insurance Schedule.

Excess
The first part or amount You will be responsible for paying in the event of a claim.

Fishing Equipment
Rods, Poles, Reels, Tackle, Bait, Bags, Trolleys, Clothing and Accessories specifically designed and purchased for Fishing. Fishing Equipment extends to include Baggage, Personal Possessions and Trophies up to the limit defined in Your Insurance Schedule.

Fishing Event
Whilst Fishing at a recognised Fishing venue or attending a Fishing activity as a spectator or guest.

Fishing
Being physically engaged in a continuous period of fishing at a recognised fishing venue.

Hotel Fishing Break
A pre booked period away from Your Residence for the primary purpose of Fishing which includes overnight hotel accommodation.

Indemnity Value
The value of the article immediately prior to the loss or damage.

Insurance Schedule
The insurance schedule issued to You including any Endorsements.

Insurance Valuation
A dated document obtained when no other evidence of purchase is available and must include a full description of Your Fishing Equipment together with an estimated replacement value per item. The valuation should be undertaken by the original retailer or supplier of the equipment. If this is not possible, then from a recognised Fishing Equipment supplier.

Operative Time
1. From the time You leave Your normal or temporary Residence, place of work or education, whichever the later, to commence Your journey to, whilst travelling to, during or travelling from a Fishing Event, until returning to Your normal or temporary Residence, place of work or education after the Fishing Event, whichever the earlier, but always within the Territorial Limits defined in Your Insurance Schedule
2. From the time You leave Your normal or temporary Residence, place of work or education whichever the later, whilst on a Hotel Fishing Break, until returning to Your normal or temporary Residence, place of work or education after the Hotel Fishing Break, whichever the earlier.

Period of Insurance
The period effective as detailed in Your Insurance Schedule.

Personal Possessions
Clothing, baggage, and articles of personal use, but not including money, credit, debit or store cards which are normally carried away from the home.

Policy
The policy wording (along with the Insurance Schedule) which forms part of the legal contract between You and Us.

Residence
Your normal or temporary residence including any outbuildings such as garages, shed’s and other storage areas.

Territorial limits
The territorial limits as defined in Your Insurance Schedule.
Vehicle
A car or a van. A van must have a secure bulkhead with no direct access between the front cab and the back storage area. The storage area must not be visible through the Vehicles windows.

United Kingdom
England, Scotland, Wales, The Channel Islands, Isle of Man and Northern Ireland.

We/Our/Us
Royal & Sun Alliance Insurance PLC, St Mark’s Court, Chart Way, Horsham, West Sussex, RH12 1XL.

You and Your
The insured person/persons named on the Insurance Schedule who is a United Kingdom resident.
SECTION 1 - PERSONAL LIABILITY
Provides indemnity for third party Bodily Injury and third party property damage.

WHAT IS COVERED
We will indemnify You up to the limit stated in the Insurance Schedule (which is inclusive of all costs and expenses) against legal liability for:

1. Bodily Injury to any third parties
2. Damage to property belonging to others

arising from an Accident occurring within the Operative Time, during the Period of Insurance and within the Territorial Limits.

WHAT IS NOT COVERED
1. The amount of the Excess in respect of damage belonging to others
2. Liability to any of your employees
3. Liability to a member of Your immediate family (spouse, children, parents, siblings and their families)
4. Any property belonging to You or in Your care, custody or control
5. Any wilful, malicious or unlawful act
6. Liability where You are entitled to indemnity from another more specific source
7. Any liability arising from a contract or agreement unless You would have been liable in the absence of such contract or agreement
8. Punitive, exemplary or aggravated damages
9. Liability arising out of the ownership or use of land or building, animals, firearms or weapons
10. Liability directly or indirectly resulting from the pursuit of trade, business or profession
11. Liability arising out of the ownership, possession or use of Vehicles, aircraft or watercraft
12. Liability arising out of the influence of intoxicating liquor or drugs.
13. Economic or pecuniary loss where no personal injury or damage to tangible property occurs
14. Any liability to pay any trading debts
15. Any liability of Yours or any principal of Yours arising solely from Your duties or such principals as a director or legal officer of any company
16. Liability where You are entitled to indemnity from another more specific source
17. Liability as a result of Your insolvency, bankruptcy or liquidation
18. Liability arising from the sale or supply of goods by or on behalf of You.
SECTION 2 - THIRD PARTY PROPERTY DAMAGE
Provides indemnity for accidental third party property damage.

WHAT IS COVERED
We will indemnify You up to the limit stated in the Insurance Schedule (which is inclusive of all costs and expenses) against legal liability for loss or damage to the property of others that You may accidentally cause whilst attending a Fishing Event occurring during the Period of Insurance and within the Territorial Limits.

WHAT IS NOT COVERED
1. Negligence or any legal liability.
2. Any property belonging to You or in Your care, custody or control
3. Any wilful, malicious or unlawful act
4. Any claims arising out of the ownership or use of land or buildings, animals, firearms or weapons
5. Any claims directly or indirectly resulting from the pursuit of trade, business or profession
6. Any claims arising out of the ownership, possession or use of Vehicles, aircraft or watercraft
7. Any claims arising out of the influence of intoxicating liquor or drugs.
SECTION 3 - FISHING EQUIPMENT

Provides cover for theft, loss or damage to Fishing Equipment.

WHAT IS COVERED:

We agree to pay for repair or replacement, up to the limit stated in your Insurance Schedule, of Fishing Equipment owned by you that has been stolen, lost or sustained Accidental Damage or malicious damage occurring within the Period of Insurance and within the Territorial Limits.

We will pay the cost of replacement as new for the lost or damaged article providing the article was not more than 3 years old at the date of the loss and provided it was purchased new at the time. Proof will be required which can be one of the following:

1. An original sales purchase or till receipt
2. An Insurance Valuation undertaken prior to any loss or damage
3. A bank or credit card statement showing evidence of purchase.

Where proof cannot be provided or the article was more than 3 years old or was not purchased new at the time, then We will deal with the claim on an Indemnity Value basis or cost of repair whichever the lesser. Any replacement Fishing Equipment will be supplied from a preferred supplier approved by Us.

If the article is proven to be beyond economical repair, a claim will be dealt with as if the article had been lost.

In the event of a claim in respect of a pair or set of articles We shall only be liable in respect of the value of that part of the pair or set which is lost, stolen or damaged.

If shown in the Insurance Schedule, the following is applicable:

Vehicle Display Cover Extension
We shall provide cover for oversize Fishing Equipment that is unable to be stored out of sight in a locked boot or covered luggage area. Where the Fishing Equipment size prevents it from being kept out of sight, these items shall be subject to an Excess of 25% of the item's value or the Excess stated in the Insurance Schedule, whichever is the greater. This Extension in no way extends Our liability in respect of items that are normally able to be stored in a locked boot or covered luggage area.

WHAT IS NOT COVERED

1. The amount of the Excess
2. Any loss, theft or damage to equipment which is hired, loaned or entrusted to You
3. Any loss from malicious damage &/or theft, not reported to the police within 24 hours of discovery and a crime reference number obtained
4. Any damage or loss or theft of Fishing Equipment in transit which has not been:
   a. reported to the carrier
      i. a written report obtained or
      ii. in the case of an airline a property irregularity report will be required
   b. submitted to the carrier and a refusal to indemnify received
5. Loss or theft of any Fishing Equipment left unattended unless there is evidence of forcible and violent entry/exit to or from any premises, security controlled club house, changing room or any securely locked locker or other similar place of storage
6. Damage to Fishing Equipment whilst left unattended, overnight at a recognized Fishing venue unless resulting from fire
7. Loss or theft of any Fishing Equipment left unattended in the open
8. Any theft from an unattended Vehicle unless the Fishing Equipment is kept out of sight in a locked boot or a covered luggage area, all the Vehicle's security devices are fully armed and verified by a Police Report
9. Business samples, goods, tools of trade
10. Fishing Equipment more specifically insured elsewhere
11. Any items which are perishable.
12. Breakage or damage to Fishing Equipment or other fragile articles which have not been packed in protective casing or packaging so as to prevent damage, particularly whilst in transit and any consequence thereof;
13. Fishing Equipment which are covered under manufacturers guarantee and/or have not been used in accordance with the manufacturers instructions
SECTION 4 - PERSONAL ACCIDENT

Provides cover for accidental death, loss of limbs, permanent loss of sight, partial loss of sight, and permanent total disability.

DEFINITIONS

For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY
Identifiable physical injury to Your body.

WHAT IS COVERED

BODILY INJURY caused by an Accident during the Operative Time within the Period of Insurance occurring within the Territorial Limits which shall solely and independently of any other cause within 180 days result in:

1. Your death
2. Loss of one or more of Your limbs by physical separation at or above the wrist or ankle
3. The total irrecoverable loss of sight of both eyes as measured by the Snellen scale
4. The total irrecoverable loss of sight of one eye or the partial irrecoverable loss of sight of one or both eyes as measured by the Snellen scale. Partial irrecoverable loss of sight shall be deemed to be the loss of 50% or more of vision of one eye
5. Permanent Total Disablement that prevents You from engaging in any occupation.

If the Territorial Limits shown in the Insurance Schedule are worldwide then cover will apply anywhere in the world up to 180 days in any one Period of Insurance.

We shall pay to You or Your heirs and executors the amount stated in the Insurance Schedule applicable to each item.

Note: For persons under 18 years of age the death benefit is limited to £1,000.

For persons aged 80 and over benefits 1 - 4 are limited to £5,000 and there is no cover under 5. We shall not pay for more than one lump sum benefit under this Section.

WHAT IS NOT COVERED

1. Any claim where at the time of taking out this insurance You were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
2. Accidental BODILY INJURY to any person aged under 16 or over 85
3. Permanent Total Disablement benefit to any person over 65
4. Any wilful exposure to risk (other than in an attempt to save human life)
5. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed multi-engined passenger carrying aircraft)
6. Suicide or attempted suicide, intentional self-injury
7. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
8. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
9. Any pre-existing defect, infirmity, sickness or disease at the time of the Accident
10. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental BODILY INJURY which is covered by this insurance).

CONDITIONS

1. Payment of permanent disability benefit shall be made on certification by a medical referee that You are totally disabled from engaging in any gainful occupation for 12 months and at the end of that time You are beyond hope of improvement.
2. We shall not pay for more than one lump sum benefit under this Section.
SECTION 5 – DENTAL TREATMENT
Provides cover in respect of accidental Dental Injury.

WHAT IS COVERED:
We will pay You the amount stated in Your Insurance Schedule if at any time You are involved in an Accident during the Operative Time within the Period of Insurance and the Territorial Limits which shall solely and independently of any other cause, cause a Dental Injury to the insured requiring:

1. Dental, surgical and specialist fee’s; or
2. Hospital, surgical and medical requisites.

Expenses shall only be those necessarily and reasonably incurred within 12 months of the date of the Dental Injury.

WHAT IS NOT COVERED:
1. The amount of the Excess
2. Self-inflicted injury
3. Cosmetic or plastic surgery unless necessitated by a Dental Injury occurring during the Period of Insurance
4. Examinations, x-rays, extractions, fillings and general dental care except as a result of a Dental Injury
5. Examination for check-up purposes not incidental to the Dental Injury
6. Any condition which originated prior to the Period of Insurance
7. Damage to dentures, bridges or other forms of dental prosthetics
8. Normal wear and tear
9. Dental Injury caused by foodstuffs including foreign bodies therein
10. Dental Injury which is not apparent within 7 days of the date of the Accident.
SECTION 6 – CLUB FEE REIMBURSEMENT
Provides reimbursement of unused Fishing club subscription.

DEFINITIONS
For the purposes of this section the following definition applies. Each word is listed with the meaning explained below and is printed in CAPITALS whenever it appears in this section.

BODILY INJURY
Identifiable physical injury to Your body.

WHAT IS COVERED
Where You have paid an annual amount for Your Fishing club membership subscription and You have become disabled from Fishing due to an Accident occurring within the Operative Time and within the Period of Insurance, We will pay to Your Fishing club the monetary value of the unused and irrecoverable portion of Your subscription for the remaining period to the end of the current membership year, up to the sum insured stated in the Insurance Schedule. This benefit applies to one subscription only.

WHAT IS NOT COVERED
1. The amount of the Excess
2. Any claims if prior to the Period of Insurance defined in Your Insurance Schedule You were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
3. Claims arising directly or indirectly from any activities other than recreational Fishing activities
4. Any wilful exposure to risk (other than in an attempt to save human life)
5. Claims arising directly or indirectly from any manual work in connection with a profession, business or trade, or flying (except whilst travelling as a passenger in a fully licensed multi-engined passenger carrying aircraft)
6. Suicide or attempted suicide, intentional self-injury
7. Claims arising directly or indirectly from the effects of intoxicating liquors or drugs
8. Accidents arising directly or indirectly from motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
9. Any pre-existing defect, infirmity, sickness or disease at the time of an Accident
10. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental BODILY INJURY which is covered by this insurance).
SECTION 7 – MATCH ENTRY FEE REIMBURSEMENT

Provides reimbursement of event fees.

WHAT IS COVERED

Where You have paid a fee for a recognised Fishing Event and You have to cancel Your attendance due to sickness or injury up to 14 days immediately prior to the Fishing Event start date, We will pay any portion of the fee that is unused and deemed to be irrecoverable from the Fishing Event organisers up to the amount specified in the Insurance Schedule in respect of any one claim or in the aggregate in any one Period of Insurance. This section shall only apply in the event of You being unable to participate and therefore unable to attend the Fishing Event.

WHAT IS NOT COVERED

1. The amount of the Excess
2. Any claims if prior to the Period of Insurance defined in Your Insurance Schedule You were aware of any medical condition or set of circumstances that could reasonably be expected to give rise to a claim
3. Suicide or attempted suicide, intentional self injury
4. The effect of intoxicating liquors or drugs
5. Motor cycling, as either driver or passenger, unless the driver holds a current licence permitting him/her to ride the motor cycle
6. Any pre-existing defect, infirmity, sickness or disease at the time of entry into the Fishing Event
7. Any claim submitted without satisfactory written medical evidence
8. Any claim arising from medical or surgical treatment (unless rendered necessary by accidental Bodily Injury covered hereunder) occurring during the Operative Time.
SECTION 8 – RECORD CATCH
Provides a monetary award in the event of a ‘Record Catch’ whilst participating in a recognised match or competition

WHAT IS COVERED
We agree to pay any amount up to the limit stated in the Insurance Schedule in the event You shall achieve a record catch from an inland waterway or gravel pit during the course of Fishing in a recognised match or competition during the Period of Insurance and within the Territorial Limits.
We shall not pay for more than limit under this Section.

WHAT IS NOT COVERED
1. Any claims unless submitted in writing, together with written confirmation of acknowledgment and acceptance by The British Record (rod-caught) Fish Committee within 14 days of their notification to You.
GENERAL CONDITIONS
These are the conditions of the insurance You will need to meet as Your part of this contract. If Your do not a claim may be rejected or payment could be reduced. In some circumstances Your policy might be invalid.

1. You must exercise reasonable care to prevent Accident, injury, loss or damage and at all times act as if uninsured

2. The due observance and fulfilment of all terms and conditions of this Insurance by You, or anyone acting on Your behalf insofar as they relate to anything to be done or complied with by You or anyone acting on Your behalf shall be a condition precedent to Our liability to make any payment under this Insurance.

3. You shall reimburse to Us any expenses not covered by this insurance, which are incurred by Us on Your behalf.

4. If You or any person acting on Your behalf shall make any claim or statement knowing the same to be false or fraudulent as regards the amount or otherwise, then this Insurance shall become void and all claims hereunder shall be forfeited.

5. In the event that a third party is deemed liable for part or all of any claim, We may exercise Our right of subrogation. You shall, at Our request and Our expense, agree to and permit Us to do such acts and things as may be necessary or reasonably required for the purpose of exercising this right. You will take no action or make any agreements that may weaken or remove Our rights under this clause without Our prior written permission. We will pay any costs or expenses involved in exercising Our right of subrogation.
GENERAL EXCLUSIONS

The following exclusions apply to the whole of this Policy. Any other exclusions are shown in the Sections to which they apply.

This Policy does not provide cover for any Accidental Damage, loss or theft or any legal liability of whatsoever nature, directly or indirectly caused, contributed to, by or happening through or in the consequence of:

1. Any act of fraud or dishonesty by You or anyone acting on Your behalf
2. War, invasion, acts of foreign enemies, hostilities (whether or not War has been declared), civil War, rebellion, revolution, insurrection, military or usurped power
3. Any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards the overthrowing or influencing of any government de jure or de facto, and/or any actual or threatened act of any person acting individually or on behalf of or in connection with any organization with activities directed towards influencing the general public or any part thereof. In any action, suit or other proceedings where We allege that by reason of the exclusion any loss is not covered by this insurance the burden of proving that such loss is covered shall be upon You
4. Ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel
5. Radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
6. Pressure waves from aircraft or other aerial devices travelling at supersonic speeds
7. Acquired Immune Deficiency Syndrome (AIDS) or its pathogenic agents
8. Suicide or attempted suicide, intentional self-injury or deliberate exposure to unusual danger (except in an attempt to save life), or Your own criminal act, You being under the influence of alcohol or drugs, or suffering from mental sickness, nervous anxiety, depression, emotional disorders or stress related conditions or complaints (even if the mental sickness, nervous anxiety, depression or stress related conditions or complaints arose out of a physical Accident or Bodily Injury)
9. Failure or fear of failure or inability of any equipment or any computer program, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date
10. Consequence of or in any way involving reckless disregard and/or wilful breach of duty of any kind
11. Any claims brought against the You in any country or jurisdiction outside of the United Kingdom
12. Directly or indirectly relating to asbestos including but not limited to mental injury or fear of suffering Bodily Injury, death, disease or illness
13. Claims arising out of the discharge, dispersal, release or escape of smoke, vapours, soot, fumes, acids, alkalis, toxic chemicals, liquids or gases, waste materials or other irritants, contaminants or pollutants into or upon land, the atmosphere or any watercourse or body of water, but this exclusion does not apply if such discharge, dispersal, release or escape is caused by a sudden unexpected and unintended happening. It is further agreed that expenses for the prevention of any contamination or pollution shall also form part of this exclusion and shall not be recoverable under this Insurance
14. Loss or damage caused by delay, wear and tear, moth, vermin, atmospheric or climatic conditions, manufacturing fault, inherent defect, deterioration or mechanical derangement of any kind
15. Loss due to confiscation, detention by Customs or other authority.

SANCTION LIMITATION AND EXCLUSION CLAUSE

We shall not provide cover nor shall they be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Underwriters to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
COMPLAINTS PROCEDURE

Our commitment to customer service

We are committed to going the extra mile for Our customers. If You believe that We have not delivered the service You expected, We want to hear from You so that We can try to put things right. We take all complaints seriously and following the steps below will help Us understand Your concerns and give You a fair response.

If You are unhappy with any element of the cover We provide or any aspect of Our service or have a cause for complaint, please, in the first instance, contact Fishing Care.

<table>
<thead>
<tr>
<th>Step</th>
<th>Detail</th>
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| 1    | If You have cause for complaint, then contact:  
• The Managing Director, Accelerate Underwriting Limited, 3rd Floor, News Building, 3 London Bridge Street, London, SE1 9SG  
• A full copy of Accelerate Underwriting Ltd complaints procedure will be issued to You when Accelerate provide a written acknowledgment of Your complaint. |
| 2    | In the unlikely event that Your concerns have not been resolved, Your complaint will be referred to Our Customer Relations Team who will arrange for an investigation on behalf of Our Chief Executive. Their contact details are as follows:  
• Post: RSA Customer Relations Team, P O Box 255, Wymondham, NR18 8DP  
• Email: crt.halifax@uk.rsagroup.com |

OUR PROMISE TO YOU

We will:

• Acknowledge all complaints promptly  
• Investigate quickly and thoroughly  
• Keep You informed of progress  
• Do everything possible to resolve Your complaint  
• Use the information from Your complaint to proactively improve Our service in the future.

Once We have reviewed Your complaint We will issue Our final decision in writing within 8 weeks of the date We received Your complaint.

IF YOU ARE STILL NOT HAPPY

If You are still unhappy after Our review, or You have not received a written offer of resolution within 8 weeks of the date We received Your complaint, You may be eligible to refer Your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

• Telephone: 0800 0234567 (for landline users) or 0300 1239123 (for mobile users)  
• Email: complaint.info@financial-ombudsman.org.uk  
• Website: www.financial-ombudsman.org.uk

You have six months from the date of Our final response to refer Your complaints to the FOS. This does not affect Your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

THANK YOU FOR YOUR FEEDBACK

We value Your feedback and at the heart of Our brand We remain dedicated to treating Our customers as individuals and giving them the best possible service at all times. If We have fallen short of this promise, We apologise and aim to do everything possible to put things right.

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS. If We are unable to meet Our financial obligations You may be entitled to Compensation from the scheme, depending on the type of insurance and the circumstances of the Claim.

For this type of insurance 90% of Your Claim is covered, without any upper limit. Further information about Compensation scheme arrangements is available at www.fscs.org.uk, and on 020 7741 4100, or 0800 678 1100.