









#### Our Head Office and registered address is:

#### **Sportscover Europe Ltd**

PO Box HQ420, St Helen's, 1 Undershaft, London EC3P 3DQ

Registered in England and Wales No. 3726678
Authorised and regulated by the Financial Conduct Authority Registration Number 308372

This summary of cover has been prepared to help you to:

- Decide whether this product will meet your needs.
- Compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.



Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate.

## The issuer

This product is underwritten by Sportscover Europe Ltd under an authority from Sportscover Syndicate 3334 at Lloyd's who are managed by:

#### **Sportscover Underwriting Ltd**

(FCA reference number 488395) PO Box HQ420 St Helen's, 1 Undershaft London EC3P 3DQ

The law applicable to this contract will be the law and jurisdiction of the courts of the European Union.

## Type of insurance and cover

This is a liability and personal accident policy providing public and products liability, professional indemnity and personal accident cover for members of the British Association for Shooting and Conservation as shown below.

Cover is based on Worldwide Territory (including USA & Canada up to a maximum period of 3 months whilst engaged in a recognised BASC activity) and based on European Jurisdiction.

# SIGNIFICANT FEATURES AND BENEFITS

## **General Liability**

- Policy worded specifically for BASC members.
- Public liability written on an occurrence basis.
- Professional indemnity written on a claims made basis.
- Legal defence and court costs.
- Cover provided for volunteers.

#### What is not covered

See Exclusions section of the policy wording for further detail.

- War
- Liability assumed under a contract or agreement.
- Assault, battery or deliberate acts.
- Acts of terrorism.

#### **Personal Accident**

Depending on the cover you request the policy provides for:

- A capital sum for death.
- A capital sum for permanent total disablement.
- Payment in respect of temporary total disablement.
- Medical expenses.
- Certain non-medical expenses incurred in relation to an insured injury.

#### What is not covered

See Exclusions section of the policy wording for further detail.

- Participation in sports other than those nominated in the quotation or certificate recognised by BASC.
- Suicide or any other self injury.
- War and terrorism.
- Any pre-existing defect, infirmity or sickness.
- Aerial activities.
- Psychiatric or psychological disorder.
- Contamination by radioactivity.
- Sickness.

The actual cover provided is shown in your quotation or certificate.

## **Period of insurance**

The period of insurance coverage will be for 12 months unless shown differently on the quotation or certificate attached. You will be given at least 21 days notice of the annual expiration date of the policy of the renewal terms.

## **Cancellation rights**

You will have a period of 14 days from the date you receive your insurance documentation to cancel this certificate and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus reasonable administration charges.

## How to make a claim

If you wish to make a claim please contact AIM Risk Services Limited. Telephone number 01403 793752. Alternatively email **BASC.professional@aimriskservices.com**. The information which is required when making a claim is shown in your policy wording.

## **Dispute resolution**

If you have a complaint please contact us. Our contact details are given at the foot of this summary.

We will attempt to resolve your complaint in a timely manner and refer the matter to our internal dispute resolution process and our internal review panel.

If your complaint is not dealt with to your satisfaction, you can contact Lloyd's at:

## Complaints

Lloyd's Market Services One Lime Street London EC3M 7HA

Tel: 020 7327 5693 Fax: 020 7327 5225

Email: complaints@lloyds.com

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

# **Financial Services Compensation Scheme**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations.

# **Premium payable**

The total premium payable is as per the quotation or schedule provided. Insurance Premium Tax at the rate of 6%, which is imposed by HM Government, is compulsory and payable in addition to the insurance premium shown. Any policy fees are separately shown on the insurance quotation or schedule.







SPORTSCOVER • London • Melbourne • Sydney • Shanghai •

**London:** 3rd Floor, PO Box HQ 420 St Helen's, 1 Undershaft, London EC3P 3DQ **T:** +44 (0)20 7398 4080 **F:** +44 (0)20 7398 4090

Email: europe@sportscover.com

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