

Personal accident

keyfacts



Our Head Office and registered address is:

Sportscover Europe Ltd

London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R 7DD

Registered in England and Wales No. 3726678

Authorised and regulated by the Financial Services 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:

Argenta Syndicate Management Ltd
(FSA reference number 204974)

130 Fenchurch Street
London EC3M 5DJ

The law applicable to this contract will be the law and jurisdiction of the courts of the United Kingdom.

Type of insurance and cover

This is a Personal Accident policy providing benefits shown below for injury sustained whilst participating in the nominated sport.

Significant features and benefits

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.

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

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.
- 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.

Period of insurance

The period of insurance coverage will be for 12 months unless shown differently on the

quotation or certificate. 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 your broker who arranged this insurance.

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 Complaints Department at:

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 Compensational 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 provided. Insurance Premium Tax at the rate of 5%, 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.

Tel: +44 (0)20 7398 4080
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Web: www.sportscover.com



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