

keyfacts

SPORTS/ACTIVITIES SCHEME

PUBLIC/PRODUCTS LIABILITY/EMPLOYERS LIABILITY/ALL RISKS

This policy summary is designed to help you decide if the cover provided meets your Demands and Needs and to make you aware of any limits and significant conditions or exclusions in the policy. This Summary does not contain the full Policy terms and Conditions which are in the Policy document. A copy of which is available on request. The cover is underwritten by Allianz who are regulated by the Financial Services Authority. Only those sections you request and for which the premium has been paid will be insured.

KEY POLICY FEATURES AND BENEFITS

Where to find it in the policy

Public and Products Liability

Public & Products Liability section

Covers your Legal Liability in connection with your Sports/Activity for:-

- Accidental injury to members of the Public or accidental damage to property not owned by you.
- Accidental injury or Accidental damage caused by products supplied.
- Limits of Indemnity available - £2million or £5million
- Geographical Limits – Great Britain and any other member country of the European Union
- Health and Safety at Work Legal defence costs – provides Legal and other costs incurred in defending prosecutions.
- Contingent Motor Liability covers you against liability for motor vehicles not owned or provided by you in connection with the business.
- Includes Indemnity to the Ministry of Defence as required by them when using their facilities.
- Joint Insured – If more than one party is named as the insured the policy will cover them separately subject to the overall policy limit.

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SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Injury to any employee under the Public Liability section
- Loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work.
- Liability for loss of or damage to goods sold, supplied, delivered, installed or erected.
- The cost of making good, removal, repair, rectification, replacement or recall of goods supplied.
- Liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft (except for hand propelled boats, pontoons, sailboards, surfboards or kite surfer).
- The first £50 of any claim for loss of or damage to Third Party property.
- Loss or damage due to pollution or contamination unless caused by a sudden and unintended incident.
- Fines, penalties or liquidated, aggravated, punitive or exemplary damages.
- Hazardous Activities exclusion

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Policy Schedule



EMPLOYERS LIABILITY

Covers your legal liability to your employees for death or injury in the course of their employment with you up to £10million any one claim.

Employers Liability section

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SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- Injury to any employee where motor insurance is required by law to be in force.

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SPECIFIED ALL RISKS

Covers loss of or damage to your specified property up to your selected sum insured.

Specified All Risks section

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SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS

- £50 excess each and every loss
- Theft of insured goods from unattended motor vehicles

Policy Schedule

When you need to make a claim

All claims should be notified to:

IntoSport, 14/16 Ivegate Yeadon Leeds LS19 7RE Telephone 0113 2320704

Our Service commitment to you

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you have any questions or concerns about your policy or the handling of a claim you should in the first instance contact IntoSport.

In the event you remain dissatisfied or your complaint cannot be resolved by our complaints department you can refer the matter to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Compensation

Allianz Contributes to the Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the FSCS if they are unable to meet their liabilities.

Further information about compensation scheme arrangement is available from the FSCS.

Period of insurance

The period of insurance will be twelve months unless otherwise agreed by us. The period of insurance will be shown on the schedule.

Cancellation

If you decide that you do not wish to proceed then you can cancel this insurance by writing to IntoSport within 14 days of either:

The date you receive your policy documentation or

The start of the period of insurance

Whichever is the later. Providing you have not made any claims we will refund the premium.

Renewal of the policy

At least 21 days before each renewal date we will tell you the premium and terms and conditions that will apply for the following year.

You will need to pay the premium by the renewal date to ensure there is no lapse in your cover. If you are paying by a credit facility you will need to tell us if you wish to renew that facility when confirming renewal of your policy.