

## Insurance Product Information Document

Company: Travelers Syndicate Management Limited    Product: Sports Accident Plan

Hive Insurance Services Limited (registered in England No 3179382) is authorised and regulated by the Financial Conduct Authority, registered number 308655. Registered office: The Hive, Almondsbury Business Centre, Woodlands, Bradley Stoke, Bristol BS32 4QH.

This product is underwritten by Travelers Syndicate Management Limited. Registered office: One Creechurch Place, London, EC3A 5AF. Registered in England number 03207530. Authorised and regulated by the Financial Services Authority and the Prudential Regulation Authority in the United Kingdom.

This document provides a summary of the key information relating to this Sports Accident Plan. Complete pre-contractual information on the product is provided in the full policy documentation.

### What is this type of insurance?

This insurance is designed to pay weekly benefits in the event of a sporting accident leaving you unable to work. It can also provide cash lump sum benefits from serious injury, hospitalisation and fractures.



#### What is insured?

Weekly benefits payable for:

- ✓ Temporary Total Disablement - if you are off work as a result of an accident for longer than 2 weeks, and for each continuous full week you are off work thereafter
- ✓ Coma Benefit - for each full week of continuous unconsciousness, up to a maximum of 26 weeks (Silver and Gold cover only)
- ✓ Hospitalisation Benefit - for each full week up to a maximum 104 weeks while in a hospital as an in-patient (Silver and Gold cover only)

On Silver and Gold cover, lump sum benefits are payable where an accident results in any of the following:

- ✓ Accidental Death, Permanent Total Disablement, Loss of one or both limbs, Total and irrecoverable loss of sight of one or both eyes, Anterior cruciate ligament injury, Achilles tendon rupture
- ✓ Fractures (excluding fingers and toes) – please refer to full terms and conditions for the specific bones covered

The benefit amount depends on the level of cover selected. Please refer to full terms and conditions for amount payable.



#### What is not insured?

The following sports:

- ✗ All combat sports
- ✗ All winter sports races
- ✗ Mountaineering and rock climbing
- ✗ Other Excluded sports: cresta run luge, ice swimming, shooting, ultra running (48hrs plus in duration), arm wrestling, Australian rules, base jumping, big walling, bull running, canoeing/kayaking/rafting (above grade 5), deep water soloing, downhill skating, fly boarding, free climbing/running, gravity biking, jet lev, kite skiing/ snowboarding, microlight flying, paragliding (without instructor), parkour, sand dune buggying, Segway polo, speed flying, TA training

Death or disablement resulting from:

- ✗ Driving vehicles for which you don't hold a full UK licence in circumstances where a licence needs to be held
- ✗ Mountaineering
- ✗ Scuba diving, except where you are accompanied and does not exceed the depth to which you are qualified/being trained to, and never in excess of 40 metres, unless specifically accepted in writing by us
- ✗ Sailing outside the 12 mile limit cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Straits of Gibraltar, the Mediterranean Sea, between the Caribbean Islands (except in hurricane season), to or from the Canary Isles from the west coast of Morocco or south coast of Portugal, the Baltic Sea, and between the islands off the coast of Norway (excluding Svalbard Islands), unless specifically accepted in writing by us
- ✗ Any activity in territories not mapped on the maps issued by the nearest local authority or more than 150 km from the nearest habitation unless specifically agreed in writing by us
- ✗ Taking part in any sporting activity in a professional capacity
- ✗ Suicide, attempted suicide or intentional self-injury
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Criminal act
- ✗ Engaging in any form of operational duties as a member of the armed forces
- ✗ Engaging in aerial activities other than air travel as a passenger
- ✗ Radioactive contamination
- ✗ Human Immunodeficiency Virus (HIV) and/or Acquired Immune Deficiency Syndrome (AIDS) and/or any HIV or AIDS related illness
- ✗ Illness or disease (not resulting from bodily injury following an accident)
- ✗ Any naturally occurring condition or degenerative process
- ✗ Any gradually operating process
- ✗ Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an accident)



## Are there any restrictions on cover?

- ! **Temporary Total Disablement:**
  - Shall be payable for such period or periods during which the insured person shall be disabled, up to but not beyond 26 weeks from the date on which he first becomes disabled, excluding the first 2 weeks of disablement
  - Sum insured is limited to a maximum of £50 per week for policyholders not in full-time gainful employment
  - Any payment made will be deducted from any lump sum subsequently made payable in respect of the same accident
- ! Cover is only available when accidents causing bodily injury occur while practicing any sport other than those which are excluded
- ! Cover is not available if, at the commencement date of the period of insurance, the insured person has reached their 61st birthday
- ! The underwriters are not liable for claims arising out of/ attributable to any physical defect, infirmity or medical condition known to the insured person at the inception date of

the policy or their addition to the policy, whichever is later. This exclusion shall not apply if such condition has been without medical consultation or treatment for 24 consecutive months prior to the commencement date of this insurance.

- ! The total sum payable under this insurance in respect of any one or more claims will not exceed in all the largest benefit under any one of the items contained in the Schedule of Benefits
- ! **Fracture cover:**
  - Total fracture payments shall not exceed £500 for an adult in respect of any one accident
  - Fracture payments will not be made for breaks to bones of the fingers or toes, or breaks to bones resulting from osteoporosis
  - Cover not available for accidents occurring, causing accidental bodily injury, within 7 days of the policy inception
- ! **Hospitalisation Benefit** - payment subject to the policyholder sustaining a bodily injury following an accident which, within two weeks, is the sole and independent cause of the policyholder being admitted to hospital on the recommendation of a medical practitioner



## Where am I covered?

- ✓ Cover is available anywhere in the world, apart from areas of war and unrest (as defined by the Foreign and Commonwealth Office).



## What are my obligations?

- It is important that when applying for, amending or making a claim you or anyone acting on your behalf take reasonable care to answer all questions honestly and to your best knowledge or belief.
- You should make a claim as soon as reasonably possible.
- You must notify us as soon as possible if any of your details change during the term of this policy.
- You must provide for us, at your own expense any medical certificates and other evidence we might request to support your claim, if required



## When and how do I pay?

Your premiums are payable on a monthly basis by Direct Debit.



## When does the cover start and end?

Your policy is an annual policy. Please refer to your Certificate of Insurance for the policy start date and end date.

Your policy will end on the earliest of the following:

- If you do not pay your premiums when due
- If you die or cease to be a UK resident
- If you reach 61 years of age at the commencement date of the period of insurance
- If you are paid the maximum aggregate benefit on this insurance policy
- If the policy is cancelled by you or the insurer



## How do I cancel the contract?

You can cancel your policy at any time by writing to: Hive Insurance Services, The Hive, Almondsbury Business Centre, Woodlands, Bradley Stoke, Bristol BS32 4QH. You can also email us at: [cancellations@hiveinsure.co.uk](mailto:cancellations@hiveinsure.co.uk), or call us on 01454 619500 (calls are recorded for training and quality purposes, and a record kept for regulatory purposes). If you cancel your policy within 14 days of the start date or receipt of your policy documents (if later), we will refund in full any premium you have paid. If you cancel after this 14-day period, then provided you have not made a claim, we will pay you a pro rata refund of any premium paid, less a 15% cancellation fee subject to a minimum of £25. If we pay a claim in whole or in part, then no refund will be allowed.