



HIVE
Insurance Services



SPORTS ACCIDENT

Cover against sporting
accidents and injury

www.hiveinsure.co.uk



This is a marketing communication

WELCOME TO THE SPORTS ACCIDENT PLAN

FACE IT – ACCIDENTS ARE PART OF SPORT, BUT THERE IS A WAY YOU CAN PROTECT YOURSELF FINANCIALLY...

We're told that regular participation in sport is good for your health. It can help keep you fit, keep your mind sharp and get your heart racing. You'll also develop new friendship groups along the way and share unforgettable moments of triumph, and failure.

WHAT'S NOT TO LIKE?

But by putting your body on the line, it puts you at greater risk of injury. And when injury happens, it can cost you financially. Perhaps you'll need to take time off work to recover. You may need help getting around. And there may be damaged equipment that needs repair or replacement.

Whenever your favourite pastime starts costing you like this, it starts to become less enjoyable. Rather than enjoying the moment, you start fearing the worst.

This is why we've created the Sports Accident Plan. It's for the sporting warriors just like you – who want to enjoy sports knowing that if a serious accident takes place, you'll get money to help with your costs.

- ✓ **MOTOR SPORTS**
- ✓ **EQUESTRIAN**
- ✓ **WINTER SPORTS** *(Excluding races)*
- ✓ **RUGBY**



YOUR BENEFITS EXPLAINED

	BRONZE	SILVER	GOLD
MONTHLY PREMIUM	£20 per month	£30 per month	£50 per month
OUT OF WORK BENEFIT	£200 per week	£250 per week	£350 per week
This is payable for every full week that you're unable to work following a sports accident. You'll receive this benefit until you can return to work, up to a maximum of 26 weeks. No benefit is payable for the first 2 weeks of disablement.			
HOSPITALISATION BENEFIT	-	£250 per week	£350 per week
This is payable for every full week you're hospitalised following a sports accident. You'll receive this benefit until you leave hospital, up to a maximum of 104 weeks. No benefit is payable for the first 2 weeks of hospitalisation.			
COMA BENEFIT	-	£250 per week	£350 per week
This is payable for every full week you're in a coma following a sports accident. You'll receive this benefit until you regain consciousness, up to a maximum of 26 weeks.			
SERIOUS INJURY BENEFITS			
ACCIDENTAL DEATH	-	£25,000	£35,000
LOSS OF LIMB	-	£25,000	£35,000
LOSS OF SIGHT IN ONE OR BOTH EYES	-	£25,000	£35,000
PERMANENT TOTAL DISABILITY	-	£25,000	£35,000
ANTERIOR CRUCIATE LIGAMENT INJURY	-	£400	£400
ACHILLES TENDON RUPTURE	-	£400	£400
FRACTURE BENEFITS			
UPPER LEG	-	£500	£500
LOWER LEG, KNEECAP, ANKLE, ARM, WRIST, SKULL	-	£250	£250
HAND*, FOOT*, SHOULDER BLADE, BREASTBONE, COLLAR BONE	-	£100	£100
A fracture means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor. *Excluding fingers and toes.			



**FROM
BROKEN
BONES TO
ACCIDENTS
THAT KEEP
YOU OFF
WORK, WE'VE
GOT YOU
COVERED**

WHAT ISN'T COVERED?

- ▶ Where the accident does not result from participation in sports
- ▶ Fracture benefits during the first 7 days of the plan
- ▶ All combat sports and winter sports races
- ▶ Selected extreme sports
- ▶ Mountaineering and rock climbing
- ▶ Full-time professionals

Please see the policy document for full information. Premiums quoted include Insurance Premium Tax at the current rate.

THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.

IMPORTANT INFORMATION

CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 14 days from its start date for a full refund, provided that you've not made a claim.

ELIGIBILITY

You must be:

- › Between the ages of 17 and 60 inclusive
- › Resident in the UK, Isle of Man or Channel Islands
- › Employed and working for a minimum of 16 hours per week, or self-employed

REGULATORY DISCLOSURE

Canopus Managing Agents Limited and Travelers Syndicate Management Limited are a Lloyd's syndicate. Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. More details about the FSCS can be found on their website www.fscs.org.uk



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This policy is provided by Pulse Insurance Limited (registered in England and Wales No. 3492137), authorised and regulated by the Financial Conduct Authority FRN 308626. Registered office 6 Oxford Court, St James Road, Brackley, Northants, NN13 7XY.

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