

Insurance Product Information Document

Company: Travelers Syndicate Management Limited and Canopus Managing Agents Limited

Product: Sports Accident Plan

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.
This product is underwritten by Travelers Syndicate Management Limited, authorised and regulated by the Financial Conduct Authority (FRN 204960) and the Prudential Regulation Authority in the United Kingdom. And Canopus Managing Agents Limited, regulated by the Financial Conduct Authority (FRN 204847) 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.

Death or disablement resulting from:

- ✗ Driving vehicles for which you don't hold a full UK licence
- ✗ Mountaineering
- ✗ Selected scuba diving activity
- ✗ Selected sailing activities
- ✗ 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
- ✗ Exposure to exceptional danger
- ✗ Criminal act
- ✗ Armed forces
- ✗ Aerial activities other than air travel as a passenger (depending on cover chosen)
- ✗ Radioactive contamination
- ✗ HIV and/or AIDS
- ✗ Any naturally occurring condition or degenerative process
- ✗ Any gradually operating process
- ✗ Stress and emotional disorders
- ✗ Chronic pain syndrome
- ✗ Coronavirus disease
- ✗ Cyber Incident
- ✗ War, nuclear, chemical or biological cause
- ✗ Illness or disease (not resulting from bodily injury following an accident)



What is not insured?

Please refer to the terms and conditions for full information.

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 bugging, Segway polo, speed flying, TA training



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, or annually by credit or debit card.



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, Unit 4, Bredon House, Woodlands, Almondsbury Business Centre, Bristol, BS32 4QH. You can also email us at: 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.