

What is a policy summary?

This document provides key information about the IntoSport insurance policy, underwritten by Hiscox. If you have any additional questions, please contact IntoSport (Intosport is the trading name of HNH Insurance Brokers who are a wholly owned subsidiary of Marshall Wooldridge Ltd)

Policy name: IntoSport insurance portfolio

Type of insurance: Hiscox commercial insurance policy

Underwritten by: Hiscox Underwriting Ltd for and on behalf of Hiscox Insurance Company Limited

Significant features and benefits

The IntoSport insurance portfolio is specifically designed for amateur sports and leisure activities clubs, societies, groups, associations and coaches, and offers some of the broadest levels of cover available, giving our customers true peace of mind.

All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered. You can combine of the following elements to create a tailored package suitable for you.

Public and products liability includes the following as standard:

- claims brought against you for bodily injury or property damage as a result of your activities;
- claims brought against your members for bodily injury or property damage as a result of sporting or leisure activities within your club or association;
- claims brought against your directors, partners, trustees, committee members, officers or employees for bodily injury or property damage incurred in a personal capacity while temporarily outside of the UK.

Professional indemnity includes the following as standard:

- claims brought against you for negligence, breach of a duty of care, failure in a duty to educate or failure in a duty to supervise;
- claims brought against you for defamation, negligent misstatement, negligent misrepresentation, breach of confidence or misuse of any information;
- claims brought against you for dishonesty of your individual partners, directors, trustees, committee members, officers, employees, volunteers or members.

Personal accident includes the following as standard:

- capital benefits following death, loss of limb, loss of sight, loss of hearing, loss of speech or permanent total disablement.

For certain sports and leisure activities, personal accident also includes the following as standard:

- temporary benefits following temporary total disablement;
- dental treatment following loss or damage to teeth or dental prostheses which is caused by an accident;
- optical treatment following loss or damage to eyes which is caused by an accident;
- physiotherapy treatment following an identifiable physical injury which is caused by an accident;
- repair or replacement of spectacles following loss or damage which is caused by an accident.

Property damage includes the following as standard:

- accidental physical loss or physical damage to property used in connection with your activities anywhere in the United Kingdom;
- the costs of reconstituting your documents and electronic data which have been lost, destroyed or distorted;
- the costs you incur to replace locks and keys necessary to maintain the security of your business premises or safes following theft of keys;
- continuing hire charges that you are responsible for following damage to hired-in equipment used in connection with your activities.

Directors and officers' liability includes the following as standard:

- claims brought against your directors, partners, trustees, committee members or officers for breach of duty, breach of trust, negligence, defamation or breach of warranty of authority.

Employers' liability includes the following as standard:

- claims brought against you for bodily injury to your employees in the course of their work for you.

Business HR includes the following as standard:

- access to HR documentation templates, downloadable guides and a free online risk assessment for health and safety.

Significant or unusual limitations and exclusions

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your quotation and policy schedule will show the specific excesses applicable to you. You have an obligation to take reasonable steps to prevent accident or injury and to protect property against loss or damage. You must also keep any property insured under this policy in good condition and repair.

Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule. Your policy wording will also clearly show the terms and conditions which apply to any bonfire or firework displays or the use of any inflatable play equipment.

We will not pay for:

- claims brought against you for bodily injury or property damage as a result of any activity involving the use of or provision of any of the following, unless agreed by us in writing:
 - any animal;
 - any mechanically propelled rides or vehicles at speeds which exceed 15 kilometres per hour;
 - any activity taking place underground;
 - any aerial activity or any activity taking place more than five metres from floor or ground level;
 - any trampolining or gymnastics other than floor-based activities;
 - any combat sport;
 - Gaelic football, Australian rules football or any form of rugby other than tag rugby;
- any claims, losses, circumstances or shortcomings in your work which you know about or ought reasonably to have known about prior to the inception of the policy, unless agreed by us in writing;
- any liability under any contract which is greater than the liability you would have at law without the contract, unless agreed by us in writing;
- any personal accident capital benefit or temporary benefit following any injury sustained while taking part in any of the following, unless agreed by us in writing:
 - winter sports other than curling or ice skating;
 - free diving or any of the following scuba diving activities: any unaccompanied dive, any dive involving visits to wrecks or caves, any dive for gain or reward or any dive below 30 metres;
 - hunting;
 - white water rafting;
 - mountaineering or rock-climbing for which the insured person would normally need to use ropes or guides;
 - any activity taking place underground;
 - any kind of race or endurance test which is known to carry an increased risk of physical injury;
 - any combat sport;
 - armed forces activities;
 - flying other than travel by commercial airlines as a passenger;
 - motorcycling other than by mopeds or scooters with an engine which does not exceed 50cc;
- any personal accident temporary benefit following temporary total disablement of any insured person who is:
 - over 80 years old at the inception of the policy;
 - under 16 years old at the inception of the policy;
 - 16 or 17 years old at the inception of the policy, unless that person is in paid employment at the time of the accident;
- accidental physical loss or physical damage to any of the following items of your property:
 - money or bank cards;
 - gold, silver, platinum, gold or silver plate, jewellery, gemstones or watches;
 - personal clothing or personal property worn, used or carried about the person;
 - motorised vehicles, including off-road vehicles, other than gardening equipment and wheelchairs;
 - aircraft or their accessories;
 - animals;
 - trees, shrubs or plants;
 - land or water;
 - buildings or marquees;
- claims brought against your directors, partners, trustees, committee members or officers arising solely as a result of the employment or non-employment by you of any current, former or prospective employee or volunteer.

Your side of the bargain

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in your schedule of insurance. You must tell us of any changes to your activities as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

If within the first 14 days of the period of insurance you decide that you do not wish to take this policy, then we will give you a full refund of the premium and treat this policy as if it never existed.

If you decide to cancel this policy at any time, we will give you a refund for the remaining period subject to a minimum non-refundable premium of £10 excluding insurance premium tax. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

Claims service

If you need to make a claim you should contact Intosport immediately. If this is not possible, then our claims team can be contacted during business hours on 0845 213 8899 (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK. Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams.

Any questions or complaints?

If you have any questions or concerns about the sale of your policy or the service offered by your broker, in the first instance please contact IntoSport at:

Into Sport, 14-16 Ivgate, Yeadon, Leeds LS19 7RE

or by telephone on +44 (0)113 232 0704 or by email at info@into-sport.com

If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL

or by telephone on +44 (0)1206 773 705 or by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.