

What is a policy summary?

This document provides key information about the sports and recreation instructors' insurance policy, underwritten by Hiscox. The full terms and conditions of your insurance policy can be found in your policy schedule and policy wording. If you have any additional questions, then please contact Howden UK Group Ltd.

Policy name: Sports and recreation instructors

Type of insurance: Sports and recreation insurance

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

Arranged by: Howden UK Group Ltd (telephone number 0121 698 8000)

Significant features

We offer some of the broadest levels of cover available, giving our customers true peace of mind. The policy is specifically designed for sports and recreation instructors allowing you to combine any of the following tailored covers to fulfil your needs. The product provides cover for your legal liability in the following circumstances:

Public and products liability cover which includes the following cover as standard:

- claims made against you for bodily injury or damage to third-party persons or property;
- claims against you while acting in a personal capacity outside of the United Kingdom;
- claims made against you for legal liability arising from your breach of the 1998 Data Protection Act.

Professional indemnity which includes the following cover as standard:

- claims made against you for negligence, breach of duty or care, breach of confidence or misuse of any information by you;
- claims made against you for defamation or an infringement of intellectual property rights.

Public and products liability and professional indemnity covers are written on a claims-made basis. This means that the policy is designed to cover claims arising from incidents as a result of your activities which are first notified to you during the period of insurance shown in your schedule.

The following covers are also available as part of the sports and recreation insurance package and if these are included in your policy they will shown on your policy schedule:

Employers' liability cover, which includes the following as standard:

- claims against you for your legal liability for bodily injury to your employees.

Employers' liability cover is written on a claims-occurred basis. This means that the policy is designed to cover claims arising from incidents as a result of your activities that occur during the period of insurance shown in your schedule.

Management liability – trustee, directors and officers' liability cover, which includes the following cover as standard:

- claims made against your directors, officers and trustees for wrongful acts, errors or omissions including breach of duty, breach of trust, negligence and defamation;
- claims made against your directors, officers and trustees for wrongful dismissal of employees.

Abuse cover which includes the following as standard:

- claims made against you as a result of your activities for legal liability following your failure to safeguard against mental or physical abuse. If this cover is not shown on your policy schedule then you will have no cover for abuse.

Management liability and abuse covers are written on a claims-made basis. This means that the policy is designed to cover claims arising from incidents as a result of your activities which are first notified to you during the period of insurance shown in your schedule.

Significant exclusions and limitations

- You have an obligation to take reasonable steps to prevent accident or injury.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- Any accident or injury caused following an intention to cause accident or injury will be excluded.
- Any claims or circumstances which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously.
- Any special conditions, limitations or terms that may apply will be clearly shown in your individual quotation and schedule.

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, claims may not be paid or alternative terms could be applied to the policy;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and 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

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.

In both cases, we will return to you the amount of premium which relates to the unexpired period, minus a reasonable administration charge, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy.

Claims service

If you suffer an incident which may lead to a claim, regardless of whether you think you may be legally liable, you should contact your insurance broker Howden UK Group Ltd immediately.

If this is not possible our claims team can be contacted during business hours on lines 01206 773 899.

You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

Hiscox prides itself on its fast, efficient, fair and sensible claims service. 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.

Any questions? Any complaints?

If you have any concerns about the sale of your policy, the service offered by your broker or any general questions about your policy, please speak to Howden UK Group Ltd in the first instance using **contact telephone number 0121 698 8000**.

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

The Hiscox Building, Peasholme Green, York YO1 7PR.

or by telephone on +44 (0)1206 773705 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.