

What is a policy summary?

This document provides key information about the insurance policy for personal accident, underwritten by Hiscox. If you have any additional questions, please contact your insurance broker, Howden Insurance Brokers Limited.

Policy name: Hiscox personal accident for hockey clubs and associations insurance.

Type of insurance: Personal accident.

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

Significant features and benefits

The personal accident insurance 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. The policy is specifically designed for hockey clubs and associations and cover extends to include the following where selected and included in your policy schedule:

Key benefits

- Lump sum benefits should an insured person suffer an accidental bodily injury that causes their disablement or death.
- Cover for broken bones, loss or damage to spectacles or physiotherapy treatments that arise from an accidental bodily injury.
- Cover for non-members of your club or association while they perform club or society activities for you.

Significant or unusual limitations and exclusions

Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

- Any accidental bodily injury sustained while undertaking high risk activities, including certain winter sports, scuba diving, potholing, caving and similar activities. Your policy wording will explain this in full detail.
- We will not make any payment where an insured person undertakes any activity against medical advice.
- We will not make any payment where a criminal act is committed by an insured person.
- We will not make any payment where an insured person has not sought treatment as soon as possible after suffering injury.
- The most we will pay is the total event limit as shown in the 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 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

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, 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. However, we will not refund any premium under ten pounds.

Claims service

If you need to make a claim you should contact your broker, Howden Insurance Brokers Limited, immediately. If this is not possible, then our claims team can be contacted during business hours on lines 01206 773 899.

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, please speak to your insurance broker, Howden Insurance Brokers Limited, in the first instance. 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, The Hiscox Building, Peasholme Green, York YO1 7PR.

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.