

What is a policy summary?

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

Policy name: Hiscox sports equipment property insurance.

Type of insurance: Sports equipment all risks.

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

Significant features and benefits

The sports equipment 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 sports clubs and associations and cover extends to include the following as standard:

Key benefits

- Cover is for sports equipment at your premises or in the home of any trustee, director, employee or current member and while the sports equipment is in use at a sports location, including while in transit to or from a sports location.
- The policy provides a wide definition of sports equipment, also including any non-standard items such as floodlights and generators.

Other important features

- Cover is provided continuing hire charges for up to 13 weeks.
- Our cover includes the cost of removing any debris of sports equipment from your premises or sports location, should it be damaged at your business premises or at a sports location.

Significant or unusual limitations and exclusions

You have an obligation to take reasonable steps to protect your property against loss or damage. You must keep any property insured under this policy in good condition and repair.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

- Theft from your business premises is excluded unless it involves entry or exit by forcible or violent means.
- We will not make any payment for damage to sports equipment being cleaned, treated, tested, commissioned, serviced, maintained, renovated, restored, repaired, inspected or worked on.
- Losses by fraud or dishonesty are excluded.
- Deliberate damage to or neglect of your sports equipment is excluded.
- We will not make any payment for damage to sports equipment where misuse, inherent defect, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials has occurred.
- Terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease.

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 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.

If you require emergency assistance in relation to substantial damage to your property then you can call our 24-hour emergency assistance team on the number above. Your policy schedule will reflect if property cover is included in your policy.

Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate. The team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage.

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.