Liberty Specialty Markets

SPORTSCOVER EUROPE

Insurance Product Information Document

SPORTS ACCIDENT POLICY

Company: Sportscover Europe Limited

Insurance Company: Liberty Mutual Insurance Europe SE UK Branch

Sportscover Europe Limited is authorised and regulated by the Financial Conduct Authority (FRN: 308372). This insurance is underwritten by Liberty Mutual Insurance Europe SE UK Branch. Registered Office: 20 Fenchurch Street, London EC3M 3AW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 829959).

This Insurance Product Information Document is only a summary of the sports accident policy. Full terms and conditions can be found in the policy documentation.

What is this type of insurance?

This is a group personal accident insurance policy that provides financial benefits for accidental bodily injuries occurring to Members of the Master Policyholder's organisation during sporting activities or, if agreed, 24/7 coverage.

What is insured?

CAPITAL BENEFITS:
- Accidental Death
- Permanent Total Disablement
- Loss of limbs, sight, or use of limbs
- Fracture benefits (e.g. broken leg, ribs, collarbone)
- Facial scarring compensation

MEDICAL EXPENSES:
- Hospital costs
- Physiotherapy, dental, and related treatment
- Subject to policy excess and limits

LOSS OF INCOME:
- Weekly benefit if unable to work due to accident
- 75% of net income lost (subject to cap and excess)

INCONVENIENCE BENEFIT:
- Daily payment for prolonged hospitalisation

What is not insured?

- Intentional self-injury or suicide
- Accidents while under the influence of drugs or alcohol
- Pre-existing conditions
- Participation in non-declared or professional sports
- Claims relating to war, terrorism, or nuclear events
- Air travel except as a passenger on licensed aircraft
- Psychological or stress-related conditions
- Accidents outside of declared sports or operative time

This is not a complete list of exclusions.
Please refer to your policy document/schedule.

Are there any restrictions on cover?

- You must be under 65 years of age unless otherwise agreed
- Temporary Total Disablement applies only to full-time workers
- Waiting periods (excess days) apply before income benefits start
- Fracture and scarring payments are subject to percentage scales
- Members must be appropriately registered with the Policyholder
- Duplicate or overlapping claims (e.g. state benefits) may reduce payouts
- Maximum claim periods and overall policy limits apply
- Cover ends if your membership with the Policyholder ends

This is not a complete list of restrictions. Please refer to your policy document/schedule.

What are my obligations?

- Be a valid Member of the Master Policyholder
- Inform the Master Policyholder of any change in circumstances
- Provide accurate claim documentation and medical reports
- Notify Us of any accident or injury as soon as possible (within 30 days)
- Cooperate with investigations or examinations if required
- Inform Us if returning to sport or work

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.

Where am I covered?

Cover applies worldwide for sporting activity under the Master Policyholder's auspices, and as stated in the policy schedule (e.g., "Playing, Practicing and Training" or "24 Hour" cover).

When does the cover start and end

Cover starts from the date your membership becomes active and ends when it lapses or is cancelled. The policy term is stated in the Master Schedule.

When and how do I pay?

Premiums are paid by the Master Policyholder. You may contribute indirectly through your membership fees.

How do I cancel the contract?

You can cancel by ending your membership with the Master Policyholder. The Master Policyholder can cancel the group policy with 30 days' notice or within 14 days (cooling off) for a full refund if no claim has been made.