

Want to contact us?

SportsCover Direct  
Dovetail House  
Wycombe Road  
Stokenchurch  
Bucks  
HP14 3RQ

Tel: 01494 484800

Email: [sales@sportscoverdirect.com](mailto:sales@sportscoverdirect.com)

Benjamin Palmer  
9 Culver Drive  
Hayling Island  
Hampshire  
PO11 9LX

**Policy Number:** 444200140329

**Binding Authority UMR:** B0334SC3342024377

**Policy Wording Reference:** TRV-A 0823 - WORDING-SCD

**Date/time of Purchase:** 29/04/2024 18:08

**Document Issue Date:** 29/04/2024

Dear Benjamin,

Thank you for purchasing **Sports Travel Insurance** from SportsCover Direct. To ensure the cover that you have selected is in line with your requirements, please review the details below and read through the attached Policy Wording booklet which contains full details of our Terms and Conditions. If you notice any errors or require any amendments, please email [sales@sportscoverdirect.com](mailto:sales@sportscoverdirect.com) prior to relying on this insurance.

## Insured Person 1

Benjamin Palmer

**Insured:** Benjamin Palmer

**Date of birth:** 30/05/1991

**Medical Conditions, Injuries or Treatment:** None declared

### Period of Insurance:

**From:** Wednesday 01 May 2024

**To:** Wednesday 30 April 2025

Both dates inclusive local standard time.

**Level of Benefits:** Bronze

**Cover duration:** Annual Multi-Trip (35 Consecutive Days Trip Limit)

**Chosen sport(s):** Dinghy sailing (within 20km limit), Sailing (beyond 20km limit / coastal waters), Wing foiling (within 20km of shore) - Includes all sports in group 5 and below

**Geographical zone:** Zone 1 - Europe, Egypt, Morocco, Tunisia, Turkey and others (see wording for full list)

*There are restrictions for certain sports, for example, personal liability may be excluded. Please see the Specific Sports Restrictions later in this document.*

## Important Information

Certain restrictions may apply. Refer to the Policy Wording for details.

For annual multi-trip policies, the cancellation cover provided under Section 7 will begin from the start of the Period of Insurance. For single trip policies, and upgrades within an annual policy, the cancellation cover will start from the Date of Purchase. Details of the policy type you have selected can be found in Cover Duration above.

## Contact Details

**Customer services:** 01494 484800

**Web:** [www.sportscoverdirect.com](http://www.sportscoverdirect.com)

If you wish to make a claim, please contact our specialist claims handlers on the following numbers:

**Emergency assistance abroad** (24 hour service):

International Medical Group (IMG)

PO Box 1114, Cardiff, CF11 1UL

Telephone Number: +44 (0)1494 412402

Email: [sportscoverdirect@IMGGlobal.com](mailto:sportscoverdirect@IMGGlobal.com)

**General claims:**

Roger Rich & Co (Part of the Claims Consortium Group)

2a Marston House, Cromwell Park, Chipping Norton,

Oxfordshire, OX7 5SR

Telephone Number: +44 (0)1494 412401

Email: [axa.travel@claimsconsortiumgroup.co.uk](mailto:axa.travel@claimsconsortiumgroup.co.uk)

## Payment Details

**Insurance Premium**

**Premium excl. IPT:** £105.23

**Insurance Premium Tax (IPT):** £21.05

**Premium incl. IPT:** £126.28

**Charges and Fees**

**Administration:** £0.00

**Total: £126.28**

## Authorisation

**Signed by:**

*Julian Hucks*

Julian Hucks

Managing Director

SportsCover Direct

**Date:** 29/04/2024

## Medical Conditions, Injuries or Treatment

Where a medical condition, treatment or injury that is either ongoing or occurred during the previous twelve (12) months has been declared at the date of application for this insurance, our additional terms are as follows:

**Benjamin Palmer:**

Nothing declared for Benjamin Palmer.

## Policy Benefits

The following benefits are applicable to your Sports Travel policy although some benefits may vary or may be excluded for certain sports or activities. Please check your policy schedule document for further details.

Section & Description	Limit referred to	Gold	Silver	Bronze
<b>Section 1 - Emergency Medical, Repatriation &amp; Other Expenses</b> (Cover excluded in Country of Residence)	Maximum benefit	£10,000,000	£10,000,000	£10,000,000
	Excess	£90	£90	£90
<b>Section 2 - Inconvenience Benefit</b> after 24 hrs. (Not within Country of Residence)	Maximum benefit	£1,000	£500	£100
	per day	£50	£25	£25
	Excess	Nil	Nil	Nil
<b>Section 3 - Personal Accident</b>	Maximum benefit	£25,000	£15,000	£10,000
	Excess	Nil	Nil	Nil
<b>Section 4 - Personal Liability</b>	Maximum benefit	£2,000,000	£2,000,000	£2,000,000
	Max. per 3rd party claimant per event	£500,000	£500,000	£500,000
	Excess	£90	£90	£90
<b>Section 5 - Legal Expenses &amp; Advice</b>	Maximum benefit	£50,000	£35,000	£25,000
	Excess	£90	£90	£90
<b>Section 6 - Search &amp; Rescue</b>	Maximum benefit	£50,000	£25,000	£15,000
	Sledge expenses	£400	£300	£200
	Excess	£90	£90	£90
<b>Section 7a - Cancellation &amp; Curtailment</b>	Maximum benefit	£5,000	£2,500	£1,000
	Excess	£90	£90	£90
<b>Section 8 - Activity &amp; Race Entry Fees</b>	Maximum benefit	£500	£300	£150
	Excess	£90	£90	£90
<b>Section 9 - Travel delay, Abandonment and Missed Departure</b>	Travel delay-maximum benefit	£300	£180	£120
	Each 6 hour period-maximum benefit	£50	£30	£20
	Excess	Nil	Nil	Nil
	Abandonment after 24 hours-maximum benefit	£5,000	£2,500	£1,500
	Excess	£90	£90	£90
	Missed departure-maximum benefit	£1,500	£1,000	£1,000
Excess	£90	£90	£90	
<b>Section 10 - Hijack</b> (Payable after 24 hours)	Maximum benefit	£1,000	£500	£300
	per 24 hours	£50	£25	£15
	Excess	Nil	Nil	Nil
<b>Section 11 - Catastrophe</b>	Maximum benefit	£500	£250	£150
	transport / day	£50	£25	£15
	compensation / day	£25	£15	£10
	Excess	Nil	Nil	Nil
<b>Section 12 - Baggage and Personal Effects</b>	Maximum benefit	£2,500	£1,500	£1,000
	Single item limit	£500	£250	£150
	Excess	£90	£90	£90
<b>Section 13 - Specialist Sports Equipment</b> (Subject to 10% coinsurance)	Maximum benefit	£600 <sup>[1]</sup>	£400	£200
	Excess	£90	£90	£90
[1] This can be increased to a maximum of £5,600 by paying an extra premium. If you have selected additional sports equipment cover the total insured value will be shown on your insurance schedule. Refer to Section 13 for conditions relating to locks				
<b>Section 14 - Delayed Baggage</b>	Maximum benefit	£100	£50	None
	per 10 hour period	£20	£10	None
	Excess	Nil	Nil	Nil
<b>Section 15 - Money and Documents</b>	Maximum benefit	£500	£400	£200
	Cash limit	£300	£200	£100
	Excess	£90	£90	£90

## Sports Groups

The list below sets out the sports groups. You are automatically insured for all of the activities in the sports group shown under the Insured Person section, and lower numbered sports groups.

### Group 0

Archaeological Digging, Archery, Badminton, Ballroom dancing, Baseball, Boccia, Bowls, Camel Riding, Camping, Cheerleading and Baton Twirling(excludes stunts), Circuit training, Curling, Darts, Farm work (unpaid, excludes operating machinery), Fell Walking (max altitude 2500m), Fitness training, Fives, Flight as passenger in private aircraft with Licenced pilot (excluding acrobatics), Floorball, Handball, Helicopter ride (as passenger) with licensed tour operator, Helicopter Tours (as passenger), Indoor cricket, Jogging (not marathon), Keep fit training, Kettlebell lifting - gym work (excluding competition), Korfbal, Light manual work (non-mechanical labour, unpaid or under £5,000 year. Liability is excluded), Majorettes - including baton twirling, Netball, Officials for any sports listed (amateur), Orienteering, Petanque, Pickleball, Pole Fitness, Racketlon, Rambling, Rowing, Safari (organised tours only), Snooker, Snorkelling, Squash, Table Tennis, Tamburello, Tap Dancing, Tchoukball, Ten pin bowling, Trail Walking (max altitude 2500m), Travel, Ultimate frisbee, Volleyball, Whale Watching, Yoga

### Group 1

Aerobics, Angling, Aquabike (non motorised-up to 1500m swim, 44km cycle), Aquathlon - in warm water (2.5km run, 1000m swim, 2.5km run) or when wetsuit mandatory (1000m swim, 5km run), Archery tag, Artistic skating (on rollerskates), Athletics, Back packing, Ballet, Banana Boating, Bar Restaurant Work, Basketball, Beach Games (also choose the appropriate sport eg Rugby), Boating (inside 20km limit), Body boarding (boogie boarding), Boules, Bushcraft, Canadian canoeing (grade 3 water or below), Canoeing (up to grade 3), Cricket, Croquet, CrossFit, Cycling in a velodrome - non competitive, Dance, Dinghy sailing (within 20km limit), Dodge ball, Dragon Boat Racing, Dry slope skiing / Indoor artificial snow skiing excluding competitions, events or race training, Duathlon - standard distance / Olympic distance, Falconry, Fat biking on paths /flat terrain (not trails & excluding competitions), Fell running -up to 25 miles. Max altitude 2500m, Fencing, Fishing (angling), Flow Riding (Stationary surfing), Footgolf, Fruit or vegetable picking (non mechanical), Glass Bottom Boats / Bubbles, Goalball, Golf, Gym work (not power lifting), Half marathon, High diving-max 10m/33ft (excl cliff diving), Hiking up to 2500m excluding Nepal, Hill walking up to 2500m excluding Nepal, Hydrospeeding (grade 3 or below), Jet boat / Speed boat ride (in commercial boat as passenger), Kayaking (grade 3 or below / sea), Kite flying (traditional), Kite surfing, Linesman for any sport (amateur), Luge Carting (3 wheel), Marathon running (max altitude of 2500m), Mountain Biking on cycle paths (not trails and non-competitive), Mountain walking up to 2500m excluding Nepal, Outrigger Canoeing (grade 3 or below / sea), Paintball, Pedal Car Racing (non motorised), Pilates, Pistol Shooting at targets, Pole Vaulting, Pool, Quoits, Racketball, Racquet ball, Real tennis, Reindeer sledding (as passenger), River Tubing (upto Grade 3 water only), Road running (maximum 25 miles. Not including events or competitions), Rogaining, Roller skating, Rounders, Running (up to 25 miles a day) excluding competitions & events, Sail boarding, Sailing (within 20km limit / coastal waters), Sand Dune Surfing / Skiing, Sandboarding, Scouts, Scrambling up to 2500m excluding Nepal, Sea Kayaking, Snow carving (with hand tools only - no power tools), Snow shoeing, Softball, Spear fishing, Spectating at sports/leisure events, Stair climbing (events only), Stand up paddle boarding, Stoolball, Students working as counsellors or exchange, Surfing, Swimming, Swimming with dolphins, Swimming with Dolphins in a pool, TamBeach, Tambourelli, Tenuquoit, Tennis, Track cycling - excluding competitions, Trail running (up to 25 miles including events), Tree Canopy Walking, Trekking up to 2500m excluding Nepal, Triathlon (up to Olympic distance), Tug of War, Unicycling on flat terrain (non-competitive), Velomobile cycling, Walking up to 2500m excluding Nepal, Wall Ball, Wallyball, Water polo, Weight lifting - gym work (excl competition) not Power lifting or Olympic style, Weight training - Gym work (excluding competition) not Power lifting or Olympic style, Wheelchair basketball, Wheelchair bowls, Wheelchair curling, Wheelchair fencing, Wheelchair racing - up to 26 miles, Wheelchair tennis, White water rafting (grade 3 or below), White water sledging / riverboarding / river surfing (grade 3 or below), Windsurfing (inside 20km limit), Yachting (within 20km limit / coastal waters), Zumba

### Group 2

Abseiling, Aerial hoop or silk acrobatics (with safety mat. Max 2m above the floor), Aiki Jiu jitsu-training & competition, Aikido - training & competitions, Airsoft, Amphibious paintball, Aquabike (non motorised - long distance: up to 4km swim, 180km cycle), Aquaskipping, Aquathlon - long course (2000m swim, 10km run), Assault course, Auckland Harbour Bridge climb, Bagua - training & competitions, Ball Hockey, Ballooning, Biathlon (including cross country skiing and rifle shooting), Bicycle polo, Black water rafting, Blokarting, Brazilian Jiu-Jitsu-training & competition, Bujutsu-training & competition, Bungee jumping, Canadian canoeing (grade 4 water or below), Canicross, Canoeing (grade 4 or below), Capoeira, Cave tubing, Choy Lee Fut-training & competition, Circus workshop (no aerial work), Clay pigeon shooting, Cross channel swimming with support boat, Cross country skiing excl overnight stays in backcountry cabins. & excluding competitions & events, Cycle speedway (non motorised), Cycle touring (not competition or events), Cyclocross (incl. competitions & events), Deep sea fishing (inside 20km limit), Diving (scuba), Dog Agility Trials, Dog Joring (bike, ski, skate, mountain board or scooter), Dog sledding, Dryland Mushing, Duathlon (up to 190 km total distance), E-Biking on rds, tracks, cycle paths. Max 250W. Max speed 20mph. Must meet EAPC regs., Fin swimming, Flag American Football, Frame running, Free running - indoors and supervised, Futsal, Glacier crossing (maximum 1km), Go karting under 250cc (supervised), Gold panning, Gorge walking, Gorilla trekking (guided tours only. Max altitude 2500m), Grass skiing (non-competitive), Gymnastics, Half Ironman (70.3) triathlon, Hapkido-training & competition, High ropes, Hiking up to 4500m excluding Nepal, Hockey / field hockey, Hydrofoiling (on water), Hydrospeeding (grade 4&5), Iaido-training & competition, Ice skating (not speed skating), Inline hockey, Inline skating, Ironman triathlon (training & competition), Jeet Kune Do-training & competition, Judo-training & competition, Jujutsu-training & competition, Karate-training & competition, Kayaking (grade 4 or below), Kempo-training & competition, Kendo, Kho kho, Kick boxing-training & competition, Kick sledging, Kite buggying (single seat), Kite flying (traction / power kites), Kneeboarding, Koroken karate-training & competition, Krav Maga-training & competition, Kurash-training & competition, Kyudo-training & competition, Lacrosse, Land Yachting (single seat), Long course triathlon, Longboarding excl competitions / events, Marathon running (above 2500m altitude), Mountain running-up to 25 miles. Max altitude 4500m, Mountain Unicycling - on trails or cross country (excl competition), Mountain walking up to 4500m excluding Nepal, Ninjutsu-training & competition, Obstacle race training & competitions up to 12hrs duration, Octopush (underwater hockey), Open water swimming with support boat (above 5°C), Outrigger canoeing (grade 4 or below), Parascending / Parasailing (towed), Parkour - indoors and supervised, Pheasant shooting (at organised events), Praying mantis-training & competition, Qi gong-training & competition, Quadrathlon (Sprint distance), Quidditch, Recumbent cycling (bike or trike-not Competition or Events), Reenactment without steel weapons, Referee (amateur), Reindeer sledding (as driver of sled) (all liability is excluded), Rifle shooting at targets, Road cycling (excluding competitions, events & cycle touring), Rollball, Roller blading, Roller hockey, Roller skiing (excl competitions & events), Roller soccer, Sailing (beyond 20km limit / coastal waters), Sambo-training & competition, San Soo Kung Fu-training & competition, Sand yachting (single seat), Savate-training & competition, Scootering (with solid rubber wheels, non-motorised), Scrambling up to 4500m excluding Nepal, Scuba diving, Segway, Shindo junen ryu-training & competition, Shotokan-training & competition, Skateboarding excl competitions & events. (Excluding Downhill Skateboarding), Skidoo riding (no liability), Skydive in Wind Tunnel, Slacklining (up to 5m. Harness required above 1m)), Sledge hockey, Snow Dragonboat racing, Snow mobiling, Soldier challenge, Specific multi-day long distance running challenges, Street dance, Sub Aqua Diving, Surf Kayaking, Surf Lifesaving, SurfBoat Rowing, Surfskiing, Swimming with Dolphins in the sea, SwimRun events & training, Sydney Harbour Bridge Climb, Synchronised skating (on ice), Taekwondo-training & competition, Tag Rugby, Tai chi chaun-training & competition, Tang soo do-training & competition, Touch Rugby, Tough Guy, Tough mudder, Track cycling - including competitions, Trekking up to 4500m excluding Nepal, Trike bike riding (under 250cc), Ultramarathon (UK events only, max 24hr) duration, Ultras on foot - in less than 24 hours, Underwater hockey (Octopush), Via Ferrata, VX / rock-it-ball, Wakeboarding, Walking football, Walking up to 4500m excluding Nepal, War games, Water skiing, Water skurfing, Waveskiing, Wheelchair football, Wheelchair rugby, White water rafting-grade 4 or below, White water sledging / riverboarding / river surfing (grade 4or5 water), Windfoiling (within 20km of shore), Wing chun/tsun-training & competition, Wushu-training & competition, Yachting (beyond 20km limit / coastal waters), Yukigassen (organised games only), Zip lines, Zorb ball riding

### Group 3

Cycling in a velodrome - competitive, Highland Games, Historical Fencing, Longboarding incl competitions/races (excl Downhill Longboarding), Medieval Combat (no steel weapons), Recumbent E-biking on roads, tracks, cycle paths. Max 250W & 32km/hr. Must meet EAPC regs., Reenactment with steel weapons, Skateboarding incl competitions & events. (Excluding Downhill Skateboarding)

### Group 4

Adventure Racing up to 24hr (includes trail running, mountain biking, canoeing up to grade 4), Bandy, Bouldering, Climbing (with ropes &/or guides or bolted), Cross / Off road duathlon - max total distance 42km, Cross triathlon (1.5km swim, 20-30km cross country mountain biking, 6-10km hill running), E-Biking (ebike) Cross country or Mountain Biking. Max 250W. Max speed 20mph. Must meet EAPC regs., Fat biking - cross country, excluding competitions, Football (soccer), Gravel cycling (excluding competitions & events), Hiking up to 2500m in Nepal, Hill walking up to 2500m in Nepal, Indoor climbing, Multi-pitch climbing, Obstacle race training & competitions up to 24hrs duration, Recumbent cycling (bike or trike) including competitions & events, Road Cycling (including competitions & events of max 72 hrs continuous duration), Rock climbing, Scrambling up to 2500m in Nepal, Soccer, Sport climbing, Trad climbing, Trekking up to 2500m in Nepal, Walking up to 2500m in Nepal

### Group 5

Mono skiing excluding competitions & events, Mountain Biking - Cross Country (non-competitive), Nordic ski touring (incl overnight stays in cabins). Excluding competitions or events, Off piste skiing - Excludes competitions & race training, Off piste snowboarding - excludes competitions & race training, Ski bobbing, Ski touring - Nordic (incl overnight stays in cabins). Excluding competitions or events, Skiing (excluding competitions, or race training), Skiing in snow parks with jumps of less than 1m (excl competitions & events), Snow blading, Snow Tubing, Snowboarding excluding competitions, Snowboarding in snow parks with jumps of less than 1m - excludes competitions, Telemark skiing (excluding competitions), Tobogganing / sledging, Wing foiling (within 20km of shore)

### Group 6

Adventure Racing up to 72hrs (includes trail running, mountain biking, canoeing up to grade 5, horse riding, skiing), Aerial Circus Workshop (Safety net required), Aggressive inline skating (in purpose-built skate parks only), American football, American wrestling (amateur only), BMX freestyle, BMX racing, Boxing (amateur), Bridge / canyon swinging, Bubble football, Camogie, Canoe polo, Canoeing (grade 5 or below), Canyoning, Caving, Cheerleading and Baton Twirling (includes stunts), Cliff diving (max 27m). Organised events & competitions only, Coaststeering (with qualified instructor on organised trip), Cross country horse riding (training and competition), Dirt Surfer, Dressage (including training and competition), Duathlon (over 190 km total distance), Equestrian Vaulting (excluding liability), Eventing (including training and competition), Extreme Pogo, Free diving, Gaelic football, Gaelic sports (including Gaelic football), Game Hunting with rifles/guns, Glacier walking, Goggle football, Grass skiing (competitive / with ski jumps), Hacking (on horseback), Hiking up to 4500m in Nepal, Hiking up to 7000m excl Nepal, Horse boarding, Horse carriage driving (including competition), Horse jumping (including training and competition), Horse riding (excluding competition), Horse riding (including competition), Horse Riding Safari, Horseback Archery (proficient riders only), Horseball, Hunting (on horseback), Hurling, Ice caving, Ice Diving (PADI), Ice hockey, Ice swimming-water temp 5°C or below.(Must have support boat or lifeguard, & be certified medically fit), Jet skiing, Jet surfing / motosurfing (maximum 100cc), Jousting, Kabaddi, Kayaking (grade 5 or below), Kettlebell lifting-incl training & competition, Kite landboarding, Land surfing, Long Track Speedskating, Luge (excluding Cresta Run), Medieval Combat with steel weapons, Modern Pentathlon, Mountain boarding, Mountain Unicycling - downhill &/or competition, Mountain walking up to 7000m excl Nepal, Muay Thai Boxing, Old mine exploration, Outrigger canoeing (grade 5 or below), Point to point (training & competition), Polocrosse, Pony mounted games, Pony trekking, Potholing, Power lifting - incl training & competitions, Quad biking (under 250cc; excluding competition), Ranch Activities, Roller Derby, Rugby 7s, Rugby League, Rugby Union, Saddlechariots, Scrambling up to 4500m in Nepal, Scrambling up to 7000m excl Nepal, Shark cage diving, Shinty, Shooting (automatic & semi-automatic rifles or guns), Short track Speedskating, Show jumping (training and competition), Skeleton luge, Slacklining with harness (up to 20m), Snow Polo, Soap box racing, Specific Ultras on foot - 24 to 48 hours duration - see list, Street Luge, Strongman, Sumo Wrestling, Tent Pegging (on horseback), Trail biking (under 125cc), Trampoline, Trekking Peaks up to 7000m excl Nepal, Trekking up to 4500m in Nepal, Trekking up to 7000m excl Nepal, Ultra triathlon (includes Arch to Arc, & Xterra Graveman. For other events contact us), Walking up to 4500m in Nepal, Walking up to 7000m excl Nepal, Water rambling, Weight lifting - Olympic style incl training & competition, Wheelchair BMX, White collar boxing, White water rafting-grade 5 or below, Wrestling

### Group 7

Alpine ski touring (including overnight stays in cabins, & competitions), Boarder cross competitions, Bobsleigh, Cat skiing, Climbing (sea cliffs / ice climbing, Cresta Run luge, Cross country skiing including competitions & events, Dinghy Foiling (within coastal waters - 20km limit), Downhill Mountain Biking, Endurance horse riding (including training and competition), Fat biking (including Downhill, and competitions), Gliding (unpowered; no liability), Gravel cycling (including competition & events of maximum 72 hrs continuous duration), Hang gliding, Heli-biking, Heliboarding, Heliskiing, Hiking up to 7000m in Nepal, Ice climbing, Kitewinging (excluding snowkiting), Mountain Bike Stunting & Jumping, Mountain biking incl competitions & events of max 72hrs continuous duration, Mountain climbing (with ropes and/or guides), Mountaineering (with ropes &/or guides) excluding Nepal, Mountaineering (with ropes &/or guides) in Nepal, Parachuting under instruction, Paragliding under instruction, Paramotoring, Polo, Powerbocking, Sea cliff climbing (roped and protected), Ski acrobatics including competitions & events, Ski cross including competitions, Ski jumping including competitions & events, Ski racing & race training, Ski randonnee, Ski stunting including competitions & events, Ski touring - Alpine (incl overnight stays in cabins). Incl competitions, Skiing / snowboard competitions, Skiing in snow parks with jumps of 1m or more (includes competitions & events), Skydiving under instruction, Snow Cat. Skiing / Snow Cat. Boarding, Snowboard acrobatics including competitions & events, Snowboard cross including competitions, Snowboard jumping (in excess of 1m) including competitions & events, Snowboard racing & race training, Snowboard stunting including competitions & events, Snowboarding in snow parks with jumps of 1m or more - incl competitions, Specific ultras on foot - 48hrs plus in duration, Tandem Parachuting (with licenced/qualified pilot), Tandem Paragliding (with licenced/qualified pilot), Tandem Skydiving (with licenced/qualified pilot), Trekking Peaks up to 7000m in Nepal, Trekking up to 7000m in Nepal, Walking up to 7000m in Nepal

## Specific Sports Restrictions

The following restrictions are operative unless agreed by **Us** in writing prior to commencement of the activities. Any agreement between **You** and **Us** will be documented in the Supplementary Information section above.

### 1. Motorised Activities

Section 4 – Personal Liability is excluded in respect of **Your** or the **Insured Person(s)** participation in any motorised activities

### 2. Tandem (Aerial)

Section 4 – Personal Liability is excluded in respect of any claim which is made by, against or on behalf of any pilot accompanying **You** or the **Insured Person(s)**

### 3. Animals

Section 4 – Personal Liability is excluded in respect of any activities undertaken by **You** or the **Insured Person(s)** involving the use or riding of animals.

#### 4. **Sailing (beyond 20km limit / coastal waters); Yachting (beyond 20km limit / coastal waters)**

Cover under all Sections (where applicable) is limited to activities undertaken by **You** or the **Insured Person(s)** whilst in open water in the following waters only:

North Sea; Irish Sea; Celtic Sea; English Channel; Bay of Biscay; Straits of Gibraltar; Mediterranean Sea; between the Caribbean islands (but only outside of the hurricane season); from the west coast of Morocco or south coast of Portugal to the Canary Islands; Baltic Sea and between the coastal islands of Norway (excluding the Svalbard Islands).

#### 5. **Winter Sports**

Cover under all Sections (where applicable) of the policy is operative for a maximum period of sixty (60) days in respect of any one trip, or a maximum of sixty (60) days any one **Period of Insurance** in respect of an annual policy, undertaken by **You** or the **Insured Person(s)** unless specifically agreed by **Us** in writing.

Off-piste activities will not be covered if **You** or the **Insured Person(s)** are not accompanied, and where **You** or the **Insured Person(s)** have not sought and followed local advice, guidance and information provided by the resort authorities relevant to where the activity is being undertaken.

#### 6. **Mountaineering (with ropes or guides); Mountain climbing (with ropes or guides); Ice climbing**

All Sections (where applicable) of the policy exclude **You** or the **Insured Person(s)** participation in activities where the altitude exceeds four thousand (4,000) metres above sea level whilst undertaken in any territory detailed within Geographical Zone(s) 2 & 3 as detailed in the Policy Wording Booklet.

#### 7. **Shooting – with automatic &/or semi-automatic weapons and/or guns**

Section 4 – Personal Liability is excluded in respect of **You** or the **Insured Person(s)** participation in any shooting activities.

Cover under all other Sections (where applicable) is limited to Shooting activities which are specifically detailed in the Chosen Sport(s) detailed above. The activity must be undertaken in a suitably controlled environment / venue. **You** or the **Insured Person(s)** must be a minimum age of eighteen (18) years to participate.

#### 8. **Scuba Diving**

Cover under all Sections (where applicable) is excluded where the water depth is in excess of thirty (30) metres where **You** are unaccompanied.

If **You** are qualified, or training with a suitably qualified instructor, cover is extended to a maximum depth of forty (40) metres.

Furthermore, for cover beyond twenty (20) kilometres of the shoreline, **You** must have selected "Sailing (beyond the twenty (20) kilometres limit / coastal waters)" as an activity, otherwise cover only applies within coastal waters / within twenty (20) kilometres of shoreline.

#### 9. **Activities in Nepal**

Where **You** sustain an injury or become ill during the **Trip** and where **Your** treatment requires a helicopter rescue, the maximum amount payable under Section 1 – Emergency Medical, Repatriation & Other Expenses, shall be £5,000. The **Excess** amount applicable is £750 and not as shown in the Policy Benefits section of the **Schedule**.

#### 10. **Hiking; Hill Walking; Mountain Walking; Scrambling; Trekking; Trekking Peaks**

Cover under all Sections (where applicable) is excluded unless **You** or the **Insured Person(s)** are undertaking non-technical ascents where there is no requirement or intention to use climbing equipment except in case of an emergency. Where there is an intention to use climbing equipment, "mountaineering" must be selected as a Chosen Sport for cover to be applicable.

#### 11. **Climbing (sea cliffs/ice climbing); Climbing (with ropes &/or guides or bolted); Mountain climbing; Multi-pitch climbing; Rock climbing; Sport Climbing; Trad climbing.**

Cover under all Sections (where applicable) is excluded for Big Walling or Snow climbing and for any climbing activities **You** or the **Insured Person(s)** undertake in crevassed approaches or descents.

#### 12. **Cross Channel swimming and Open Water swimming**

Cover under all Sections (where applicable) is excluded where **You** or the **Insured Person(s)** undertake Open Water swimming beyond one (1) kilometre from the shoreline, and/or for Cross Channel swimming unless **You** or the **Insured Person(s)**:

- have been declared medically fit prior to undertaking the activity by a qualified **Medical Practitioner**;
- are accompanied by a support boat provided by the Channel Swimming Association, Channel Swimming & Piloting Federation, or a recognised rescue organisation with experience of such activities.

Furthermore, the water temperature must be taken and recorded prior to commencement of **Your** or the **Insured Person(s)** swim and be a minimum temperature of five (5)°Celsius for the activity to commence.

#### 13. **Adventure racing**

Cover under all Sections (where applicable) is excluded where **You** or the **Insured Person(s)** undertake Ultra's, Obstacle Races, and Expedition(s) activities

# Statement of Fact

## *For your Sports Travel Insurance*

Your Insurance Schedule, along with this Statement of Fact, is a record of the information you have provided SportsCover Direct when applying for, making changes to or renewing your policy. You must take reasonable care to ensure that the information you provided, contained within your Insurance Schedule and Statement of Fact, is accurate and complete.

### Fair Presentation of Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and/or Statement of Fact is accurate and complete.

If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible, we may void this policy and refuse all claims where:

- a) such failure was deliberate or reckless; or
- b) we would not have entered into this policy on any terms had you made fair presentation of the risk.

If you are not sure whether certain facts are relevant please ask SportsCover Direct.

You must check all the information contained within this document immediately and tell us if any details are incorrect.

You should keep a written record (including copies of letters and emails) of any information you give SportsCover Direct.

### Insurers

You will be insured by AXA XL Insurance Company UK Ltd. for all applicable of this policy.

### Registration and Regulatory Information

AXA XL Insurance Company UK Ltd. Registered in England and Wales No. 5328622. Registered office: 20 Gracechurch Street, London, EC3V 0BG. AXA XL Insurance Company UK Ltd. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our Firm Reference Number is 423308.

### SportsCover Direct

SportsCover Direct does not make recommendations. You will need to make your own choice as to how you wish to proceed. SportsCover Direct does not conduct a full market analysis but will arrange your insurance under a scheme provided by AXA XL Insurance Company UK Ltd. which SportsCover Direct have identified as being suitable for this kind of insurance.

Your Insurance Schedule contains all the key information you have provided to us in respect of your Sports Travel Insurance policy. In addition to the information shown within the Insurance Schedule you also provided us with the following confirmations:

## Important Information

My trip has not started.

My trip will start and end in my country of residence (United Kingdom).

The dates selected cover the full duration of the trip.

I am not planning to travel to a country or area to which the FCDO are advising against travel or against all but essential travel, unless otherwise agreed in writing.

## Important Notices

This price is subject to your compliance with our Terms of Business including medical warranty, age restrictions and residency condition.

For travel within Europe we advise you to take a valid European Health Insurance Card (EHIC) or Global Health Insurance Card (GHIC). Should you have an accident and use the EHIC / GHIC we will waive the Medical Excess of £90.

The total price to pay is inclusive of 20% Insurance Premium Tax (when applicable) and any fees charged by Us.

The application process should be completed to the best of your knowledge and belief. If your application includes any other person(s), You must check any details with them that you are unsure of, to ensure that the application is accurate.

We are not able to offer cover to Professionals under this policy. A professional is defined as any person to whom any of the following applies:

- A person who derives more than £5,000 income per calendar year from participation in their sport or activity. (This does not include benefits such as reduced cost accommodation, entry fees or clothing).
- Any person who has a contract of employment (paid or unpaid) for their sport, a sports scholarship, or where their full time occupation is undertaking the sport / activity

If we have previously refused to provide coverage to you or any person proposed under this insurance, then your policy will not apply unless specifically agreed in writing by SportsCover Direct Insurance. If your application includes any other person(s), You must check with them to ensure that this does not apply to them.

All premium indications are subject to satisfactory completion and acceptance of this Application Form. All material facts should be disclosed (these are facts which are likely to influence the insurer's acceptance or assessment of your application). If you are in any doubt about facts considered material, you should disclose them. If the information provided is not complete and accurate, the insurer may:

- cancel your policy or refuse to pay any claim.
- not pay any claim in full.
- revise the premium or amend any excess.
- revise or amend the coverage provided.

If you notify us of a change, we will confirm with insurers if this will affect your coverage, and will advise of any subsequently revised terms or premium.

This Application Form gives an abbreviated summary only. The full terms, definitions, conditions and exclusions are contained in the Policy Wording and summarised in the Insurance Product Information Document (IPID).

## Demands and Needs

This Sports Travel Insurance policy meets the demands and needs of a person who wishes to be covered whilst travelling away from their home and also whilst participating in sports / leisure activities that are named within the chosen Sports Group(s), for the duration specified and for the level of benefits requested.