

SINGLE TRIP COVER (within Europe) for sky diving activities

GENERAL INFORMATION

Law and language applicable to the policy

Both you the **Underwriters** and the **Insurer** may choose the law which applies to this contract. However unless you and we have agreed otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communication relating to it will be English.

Financial Sanctions

Please note that your insurance adviser the **Underwriters** and the **Insurer** are unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Meeting your demands and needs

This product meets the demands and needs of those who wish to purchase Personal Accident and Travel Insurance cover which offers protection if death or serious injury should occur whilst taking part in sky-diving or parachuting activities in Europe.

In choosing this product you have not received any personal recommendations from Towergate Personal Accident & Travel.



The purpose of this document is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusion. It does not describe all the terms and conditions of your policy. You will still need to read the policy documentation for full descriptions of the terms and conditions including the policy Definitions. This document does not form part of the policy document.

All documentation and claims are administered by Towergate Personal Accident & Travel on behalf of the **Insurer**, Royal & Sun Alliance Insurance plc.

Master Policy Number: Y18H8874

Type of Insurance	Personal Accident and Travel Insurance in respect of single trip sky cover
Period of Cover	The policy will remain in force for the duration of the parachute or skydiving jump
Operative Time of Cover	While the Insured Person is i) for the purpose of Parachuting at a Venue mounting into or travelling in any Aircraft including bodily injury following an Accident sustained in direct connection with such Aircraft or ii) Parachuting or skydiving from an Aircraft or iii) skydiving in a vertical wind tunnel in Europe

SECTION 1 - PERSONAL ACCIDENT INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
<p>Accidental Bodily Injury which causes:</p> <p>Death - £50,000</p> <p>Permanent Total Disablement - £50,000 (Any and Every)</p> <p>Loss of one or more Limbs - £50,000</p> <p>Loss of sight in one or both eyes - £50,000</p> <p>Temporary Total Disablement - up to £300 (52 week payment period / 14 day deferment period)</p> <p>Special Extensions applying to this Section</p> <p>Accident Medical Expenses - 15% of any amount paid under Benefit 5</p> <p>Disability Assistance - up to a maximum of £5,000</p>	<p>Cover is not provided for</p> <ul style="list-style-type: none"> • Anybody under the age of 18 or over the age of 75 • Suicide or deliberate self harm • Being on active duty as a member of the armed forces • Post traumatic stress disorder psychological or psychiatric condition • Repetitive stress (strain) injury or syndrome • Whilst under the influence of drugs unless taken on proper medical advice or instruction and not for the treatment of drug addiction • Alcohol in the bloodstream which is in excess of the UK drink driving limit • Travelling to countries who are at War • Engaging in a criminal act riot or civil commotion • Benefit 5 is not payable if the Insured Person is not in full time gainful employment 	<p>Cover see Page 7</p> <p>Full Exclusions see Pages 6, 7 & 8</p>

SECTION 2 – MEDICAL EXPENSES REPATRIATION AND EMERGENCY TRAVEL INSURANCE

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Policy Section that contains further details
<p>Medical and Emergency Travel Expenses - up to £100,000</p> <p>Special Extension applying to this Section</p> <p>Funeral Expenses - up to £5,000</p> <p>Search and Rescue Costs - up to £5,000</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Medical expenses incurred in the UK or the country where the Insured Person is normally resident Routine medical expenses resulting from pregnancy or childbirth Medical expenses resulting from pregnancy or childbirth incurred within 4 weeks of the expected date of childbirth Committing or attempting to commit suicide Taking of drugs unless taken on the proper medical advice or instruction and not for the treatment of drug addiction Alcohol in the bloodstream which is in excess of the UK drink driving limit Travelling against medical advice or for the purpose of obtaining treatment War or Terrorism The first £100 of each and every claim Dental expenses for treatment which could have been deferred until returning back to the UK or the country where you normally resident 	<p>Cover see Page 9</p> <p>Full Exclusions see Pages 6 & 9</p>

SECTION 3 - BAGGAGE INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
<p>If the Insured Person's Baggage is lost damaged stolen or destroyed the Underwriters will pay up to £500 for the cost of repair or replacement</p>	<p>Cover is not provided for</p> <ul style="list-style-type: none"> More than £100 in respect of any one item or set Money and Credit Cards bonds negotiable instruments securities of any kind Business equipment Wear and tear depreciation Mechanical or electrical breakdown Baggage that is lost damaged stolen or destroyed while being shipped as freight or under a bill of lading <p>The Underwriters shall not be liable for the first £25 of each and every claim</p>	<p>Cover see Page 10</p> <p>Full Exclusions see Pages 6 & 10</p>

SECTION 4 - MONEY and CREDIT CARDS INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
<p>The Underwriters will reimburse the Insured Person up to £100 if during:</p> <p>an insured journey or the 120 hours immediately preceding its commencement or subsequent to its completion the Insured Person loses money</p> <p>an insured journey the Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Person's family</p>	<p>Cover is not provided for:</p> <ul style="list-style-type: none"> Loss due to depreciation in value or shortages due to error or omission Losses exceeding £100 in respect of coin bank and currency notes Any claim for loss of a Credit Card unless the Insured Person has complied with all the terms and conditions under which the card was issued where reasonably able to do so <p>The Underwriters shall not be liable for the first £25 of each and every claim</p>	<p>Cover see Page 11</p> <p>Full Exclusions see Pages 6 & 11</p>

SECTION 5 - PERSONAL LIABILITY INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
The Underwriters will indemnify the Insured Person in respect of legal liability for damages arising from accidental injury to any person or loss of or damage to material property - up to £5,000,000 and one Event	Cover is not provided for liability arising from: <ol style="list-style-type: none">the Insured Person's profession trade or business the ownership possession or use by or on behalf of the Insured Person of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)warloss of or damage to any property which at the time of the Event giving rise to such legal liability is owned by or held in trust by or in the custody or control of the Insured Person	Cover see Page 12 Full Exclusions see Pages 6 & 12

OTHER IMPORTANT INFORMATION

Termination of the contract

There is no right to cancel this policy.

Claims Reporting

Claims must be reported to Towergate Insurance Jellicoe House Grange Drive Hedge End SO30 2AF Telephone number: 0344 892 1515 as soon as possible and in any event within 30 days.

How to complain

The **Underwriters** make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact Towergate Personal Accident & Travel by telephoning 0113 386 3750 between 09.00 and 17.00 Monday to Friday (excluding bank holidays) or by e-mail to tupat@towergate.co.uk indicating "Complaints" in the subject field or alternatively in writing to the Regional Director Towergate Personal Accident & Travel, 10th Floor, West One, 114 Wellington Street, Leeds, LS1 1BA. If you are still unhappy after our review or you have not received a written offer of resolution within 8 weeks of the date we received your complaint you may be eligible to refer your case to the Financial Ombudsman Service.

Financial Services Compensation Scheme

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the Scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

Underwriters:

Towergate Personal Accident & Travel and Towergate PA & Travel are trading names of Geo Underwriting Services Limited, Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

The Insurer:

Royal & Sun Alliance Insurance plc (No 93792) Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No.202323. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.