

Adventurous Training, Challenge Pursuits, Sports and Groups, Competitive Snow and Ice Sports Policy Summary

This is a policy summary and does not contain the full terms of the policy. Full terms of the policy can be found in the policy wording.

A full policy wording will be issued when you take out a policy. However, a full copy of the policy wording is available on request.

Who is the Policy intended for?

This policy meets the needs and demands of those who wish to insure Adventurous Training, Challenge Pursuits and Sports, with an option of Competitive Snow & Ice Sports for HM Forces, MoD affiliate groups, or other groups endorsed in the schedule.

Medical & Emergency Expenses, Personal Accident and Personal Liability/Legal Defence costs

Medical and Emergency Expenses incurred outside the UK including the cost of repatriation cover for death or permanent disability as a direct result of an accident which occurs during your trip.

Cover for costs you are legally liable to pay in respect of accidental death, injury or third party property damage.

Legal expenses if you need to pursue a claim against a third party and we feel that the claim will be met by them.

Cancellation & Curtailment, Missed Departure & Delayed Departure (including hijack)

Reimbursement for irrecoverable deposits, advance payments or other charges you are committed to pay for travel and accommodation.

Additional payments if your travel is delayed for more than 12 hours or cancellation cover if your trip has to be abandoned as a result of the delay.

Personal Baggage and Personal Money

Cover for loss of or damage to baggage, clothing or personal effects whilst on a trip.

Includes loss of cash, traveller's cheques, travel tickets, passports, driving licence and green card whilst on a trip.

Group/Loan Store Kit & Equipment

Loss or damage to Property belonging to your unit, unless otherwise insured elsewhere, or Property belonging to loan stores such as DSDA Loan Store, Bicester. Optional cover available for Skis & Associated Kit, Snowboards & Associated Kit, Biathlon Weapons.

Insignia Underwriting is a trading name of Barbarus Ltd registered in England & Wales under Company number 08693210 who are authorised and regulated by the Financial Conduct Authority under firm reference number 617848.

Group Money/CILOR

Loss of Money, which a Member is responsible for in connection with the Activity.

Loss or damage to:

a) any case, bag or waistcoat used for carrying Money following theft or attempted theft, up to a limit of £250.

b) clothing and personal belongings owned by a Member, up to a limit of £500 per person following robbery or attempted robbery.

SIGNIFICANT EXCLUSIONS AND LIMITATIONS

A full list of exclusions are detailed in the policy wording. Any special exclusions, limitations or terms that may apply to your policy can be found in your individual quote.

War and Terrorism

Cover excludes War, terrorism and related risks.

Anxiety and Related Conditions

Cover excludes Anxiety, depression, psychiatric, mental or nervous disorders.

Motor Cycles/Motor Scooters

Cover excludes driving or riding motorcycles over 125 cc.

Aviation

Cover excludes Aviation except those activities covered in the policy wording or when travelling solely as a passenger.

Policy Excess

Under some sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying part of your claim. The excesses that apply are shown on your Schedule.

Period of Insurance

A covered trip means a trip that takes place entirely within the Period of Insurance and within the Geographical Limits you have chosen.

A trip commences from the time you leave your home or place of business in the UK, whichever is the later and ends at the time you return to your home or place of business in the UK, whichever is the earlier.

About The Underwriters

The policy is underwritten Arch Insurance Company (Europe) Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

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Peace of Mind

Arch Insurance Company (Europe) Ltd are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if Underwriters cannot meet their obligations. Information about the Compensation Scheme arrangements is available from: FSCS www.FSCS.org.uk

Your Cancellation Rights

Cooling Off Period

You can cancel this policy by contacting Insignia Underwriting, Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY within 14 days of either:

- the date you receive your insurance policy
- or
- the start of the period of insurance, whichever is the later. If you have not made any claims during the "cooling off period", we will refund the premium paid to us.

Cancelling During the Period of Insurance

You can cancel this policy at any time by contacting Insignia Underwriting, Cross Keys House, 22 Queen Street, Salisbury, Wiltshire, SP1 1EY.

You may be entitled to a refund of premium for the unexpired period of insurance provided that you have not made a claim during the period of insurance.

We can cancel this policy by giving you 30 days' notice in writing to your last known correspondence address.

Premium refunds will also depend on the terms and conditions of the premium instalment plan if the premium is paid by instalments.

Making a Claim

Of course we hope you won't suffer any misfortune or need to make a claim but if you do, you should follow the procedure below:

Check the relevant section of the policy and your schedule to make sure the loss, damage or bodily injury is covered. This policy does not cover loss or damage caused by wear or tear.

If You have a medical emergency please contact Specialty Assist, 5-11 Lavington Street, London, SE1 0NZ, on +44 (0) 207 902 7407 quoting your policy number.

All other claims should be notified to Specialty Assist during office hours (Mon – Fri 08.30 – 17.30 UK Local Time) using the same contact details. Please quote the Policy number shown on the Schedule.

Email: ForcesClaims@Specialty-Assist.com

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

Insignia Underwriting,
Cross Keys House,
22 Queen Street,
Salisbury, Wiltshire,
SP1 1EY.
Telephone: +44 (0) 1722 597980

Making a Complaint

We aim to provide a professional, first class service. If however, you are not satisfied and have a complaint about our service or a complaint regarding a claim, please contact:

Chief Operating Officer,
Barbarus Ltd,
Epsilon House,
West Road,
Ipswich
IP3 9FJ.
Telephone: +44 (0) 1473 276183

If we are unable to resolve your complaint you may have the right to ask for your case to be reviewed by The Financial Ombudsman. Service South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Law Applicable To This Policy

Unless specifically agreed to the contrary in writing, this policy shall be governed by the laws of England and Wales and subject to the exclusive jurisdiction of the courts of England and Wales.

Data Protection Act 1998

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to other parties.

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