



Group Travel

INSURED: Ice Hockey UK Ltd – Referee’s
INSURER: Sportscover Europe Ltd – Underwritten at Lloyds
POLICY NO: PLON99/0078801
PERIOD: 1st August 2019 to 31st July 2020

NB: This cover is only operative if prior agreement and confirmation is obtained from Ice Hockey UK Ltd.

INSURED JOURNEY: The time from leaving home to go directly to the place you depart from on your travels and ending when you return home. The maximum journey duration under this policy is 90 days and the journey must occur during the period of insurance and be for the purposes of ice hockey. The journey must involve overseas travel.

INSURED PERSONS: **Description**
 Any referee or official up to the age of 75 years
 Other persons to be declared and agreed in advance

| COVER: | Description | Benefit |
|---------------|---|-----------------------------|
| | Medical Expenses/Emergency Assistance | Unlimited |
| | Additional Expenses | £5,000 |
| | Cancellation or Curtailment | £3,000 |
| | Missed transport | £2,000 |
| | Personal Belongings (max £1000 any item) | £1,500 |
| | Electronic Equipment (£250 excess) | £2,000 |
| | Money (any one incident) | £1,000 |
| | Deprivation of Baggage | £2,000 |
| | Personal Liability | £5,000,000 |
| | Legal Expenses | £50,000 |
| | Hijack, & Detention | £300 per day Max 30 days |
| | Kidnap & Ransom | £50,000 |
| | Personal Accident (Ancillary activities such as sightseeing) | £25,000 |
| | <u>Ice Hockey Kit</u> | |
| | Outfield Players | £1,000 |
| | Goal Tenders | £2,000 |

Towergate

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BIBA
Partner

Supplementary Policy Information

PRINCIPAL EXCLUSIONS:

- 1) Pregnancy or related complications
- 2) Pre existing medical conditions where the person on whom the claim depends:
 - a) has received daily medical treatment or medication in the 60 days immediately prior to the commencement of a journey; or
 - b) required hospitalisation or surgery (or was on a waiting list) in the 6 months immediately prior to the commencement of a journey.
 - c) Has a terminal condition diagnosed prior to the commencement of a journey

Certain conditions will not be classed as pre existing as long as the condition has not caused hospitalisation in the 24 months immediately preceding a journey.

Refer to Pre Existing Conditions - document I&2

- 3) Travelling against the advice of a medical practitioner or for the purpose of obtaining medical treatment.
- 4) Failure to seek or follow medical advice
- 5) **Failure to follow the advice / instructions of the Emergency Assistance helpline - +44 (0) 207 902 7993 in respect of medical, hospital or dental claims**
- 6) Suicide or intentional self injury.
- 7) Medical expenses incurred for remedial costs including but not limited to massage, chiropractic, physiotherapy where an injury arising from violent and external means has not occurred i.e. general soreness etc not covered
- 8) Sports Equipment whilst in use
- 9) Luggage & personal Effects:
 - a) Unaccompanied Luggage and Personal Effects;
 - b) Property that you leave unsupervised in a Public place or loss, theft or damage occurs because you do not take reasonable care to protect it;
 - c) Luggage and Personal Effects, but only to the extent that you are entitled to compensation from the Carrier responsible for the loss, theft or damage;

- d) Items left unattended and unsupervised in a motor vehicle, unless taken from a locked boot or locked concealed luggage compartment of a station wagon, hatchback, van or motor home, between sunrise and sunset local time and there is evidence of damage or forced entry which is confirmed by a police report (this exclusion does not apply to video cameras, mobile telephones, photographic equipment, personal computers or jewellery);
 - e) Video cameras, mobile telephones, photographic equipment, personal computers or jewellery left unattended and unsupervised in a motor vehicle;
 - f) Video cameras, mobile telephones, photographic equipment, personal computers or jewellery checked in to be held and transported in the cargo hold of any carrier (including any loss from the point of check-in until receipt of the said goods);
 - g) Luggage that is fragile, brittle or an electronic component is broken or scratched – unless either;
 - it is the lens of spectacles, binoculars, photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
 - h) Business or Trade samples
- 10) Breakage or damage to snow skiing or golf equipment over 3 years old.
 - 11) Failure to follow claims reporting conditions – including the Police (for theft or burglary) or airline for lost luggage notification within 24 hours (written notice of report required)
 - 12) Ongoing medical expenses incurred in the UK.
 - 13) Parachuting, sky diving, hang gliding, paraponting or engaging in any aerial activity except as a passenger in a properly licensed multi –engine aircraft being operated by a licensed commercial air carrier.
 - 14) Underwater diving using artificial breathing apparatus unless an open water diving licence is held or the diving is under licensed instruction.

- 15) Semi professional or professional sport.
- 16) loss arising from the failure of any sporting event that the Insured (or Insured Person(s)) has agreed to participate in where the number of Insured Persons going on the same trip numbers 11 or more, Unless this trip has specifically been agreed by in advance.

For full details of exclusions please refer to policy document.

Supplementary Policy Information

PRINCIPAL CONDITIONS AND/OR WARRANTIES:

Claims reporting procedures and conditions including:

- 1) Submission of full details in writing within 30 days of return from journey.
- 2) Seek the advice/assistance of Sportscover Assist (Speciality Group) in respect of all medical; hospital or dental claims
Telephone: +44 (0) 207 902 7993 (reverse charge).
- 3) Personal Effects – report immediately to the police or appropriate authority and obtain a written notice (including any offer of settlement).
- 4) In respect of medical costs, these must be charged by an independent third party i.e. cannot be charged by a medical person attached to the team or club an insured person is training with.

For full details of definitions please refer to policy document.