



www.sportscover.co.uk

Freedom for your mind
- let us do the worrying for you

Contents

General Information	4
How to purchase a policy	5
Sports Groups	6
Table of benefits	7
A summary of the benefits provided by this insurance policy	
Price List	8
Terms of Business	9-10
Key facts about our service	11
Useful information about the company and the service we provide	
Key facts about the YouthGuard policy	12
Useful facts about the policy	
General information about the YouthGuard Policy	13
When are you covered and case studies	
Application Form	14
Products available from Dare Direct	15

Freedom for your mind

- let us do the worrying for you

By having insurance you can feel truly free, knowing that if anything should happen finance is not an issue - you choose what sport(s), for how long and how much cover. At SportsCover Direct we believe it is important that you have all the information you need before committing to an insurance policy and that you know what is and is not included in your cover, what will happen if things go wrong and how it will be handled.

The YouthGuard policy has been specifically designed for children between 5 -16 years or up to 18 years if still dependant and in full-time education, who participate in organised sporting activities. It incorporates most amateur and high-risk sports and enables the enjoyment of a sport without the worry of the consequences. Accidents can happen at any level or frequency of sport and by taking out an insurance policy you ensure that if your child is involved in a sports related accident the most important issues can be taken care of: - personal liability, personal accident compensation (but not medical expenses*) and rehabilitation fees.

No one should suffer financially as a result of an accident. The YouthGuard policy is designed to ensure that your child has some compensation and protection from sports related accidents and some help in recovering.

Knowing what insurance policy you need and what to do next can be complicated - in this brochure we aim to tell you in a simple and succinct way what you really need to know.

This leaflet is a summary of the cover provided by SportsCover Direct. It is not a contract. A copy of the full Terms, Conditions and Exclusions is available on request.

HOW TO CHOOSE THE COVER THAT IS RIGHT FOR YOU IN FIVE EASY STEPS

STEP 1. Depending on the sport or activity you want to participate in, choose the sport or activity group you need cover for (Groups 1, 2 or 3). You will be covered for all sports in that group and all lower groups.

STEP 2. Read about the benefits and decide which level of cover you require – Gold, Silver or Bronze. Note that the YouthGuard provides cover for organised sporting activities only and although valid world wide, it is in no way a substitute for travel insurance. (Does not include medical insurance required for travel abroad*)

STEP 3. Declare any medical conditions or medically related claims made in the last 3 years. Please note that all existing medical conditions are excluded unless specifically approved in writing by us.

STEP 4. Look up the price in the premium table, either annual or single or multi-day cover. Decide whether you qualify for a group discount.

STEP 5. Either call us on 0845 120 6400 (local rates) to book over the phone, book online at www.sportscover.co.uk or complete the attached application form and send or fax it to SportsCover Direct Ltd., FREEPOST (RLZL-ZXRT-HLBZ), 29 Great George Street, BRISTOL, BS1 5QT. Tel: 0845 120 6400 Fax: 0845 120 6401

*The YouthGuard policy is not a holiday or travel insurance. It provides cover only in the event of accidents during organised sport but will not pay medical bills or repatriate you. We recommend that for travel outside the UK you also consider a Travel insurance - which we are able to provide. If you require comprehensive Travel cover contact SportsCover Direct for details of the VentureGuard policy.

SPORTS GROUPS	
GROUP	SPORT / ACTIVITY
1	Abseiling, Aerobics, Angling, Archery, Athletics, Back packing, Badminton, Ballet, Baseball, Basketball, Biking (not mountain biking), Boating ¹ (inside 12mile limit), Boule/Petanque, Bowls, Bushcraft, Camping, Canoeing (up to grade 3), Cheerleading, Cricket, Croquet, Cross country skiing, Curling, Cycling, Dance, Dodge ball, Dragon boat racing, Fell running/walking, Fencing, Fitness training, Fives, Floorball, Golf, Gym work (not power lifting), Handball, High diving, Hiking, Hill walking, Hydrospeeding (up to grade 3), Indoor cricket, Jogging, Kayaking (up to grade 3), Keep fit training, Kite flying (traditional), Korfbal, Linesmen for any sports listed, Netball, Officials for any sports listed, Orienteering, Outrigger canoeing (up to grade 3), Racquet ball, Rafting (up to grade 3), Rambling, Road running, Roller skating, Rounders, Rowing, Running, Sailing ¹ (inside 12mile limit), Sail boarding, Scrambling (on foot), Snorkelling, Softball, Spear fishing, Squash, Stoolball, Surfing, Swimming, Tchoukball, Ten pin bowling, Tennis, Trekking, Velomobile, Volleyball, Walking, Water polo, Wheelchair basketball, Wheelchair bowls, Wheelchair curling, Windsurfing (inside 12mile limit), Yachting ¹ (inside 12mile limit)
2	Adventure racing, Airsoft, Alpine skiing, Assault course, Aquaskipping, Ballooning, Bicycle polo, Bouldering, Canoeing (grade 4&5), Cheerleading with stunting, Circus workshops, Clay pigeon shooting, Climbing (with ropes &/or guides or bolted), Cycle speedway (not motorised), Dog sledding, Downhill skiing, Fin swimming, Flag American football, Football, Football tours, Futsal, Gymnastics, Heliskiing, Historical fencing, Hockey, Horse riding (not competition), Hydrofoiling (on water), Hydrospeeding (up to grade 4&5) Ice skating, Indoor climbing, In-line skating, Jousting, Judo, Karate (below brown belt), Kayaking (grade 4&5), Kendo, Kite buggying (single seat), Kite flying (traction), Kite surfing, Lacrosse, Land yachting (single seat), Marathon running, Martial arts (non competitive), Mono skiing, Mountain biking (non competitive), Off-piste skiing (not alone and not contrary to local advice), Outrigger canoeing (grade 4&5), Paintball, Parascending, Pistol Shooting, Pony trekking, Rafting (grade 4&5), Re-enactment, Referee of any sports events listed, Rifle shooting, Rock climbing, Roller blading, Roller hockey, Sailing (outside the 12 mile limit) ¹⁺⁴ , Sand yachting (single seat), Scuba diving (to 30m accompanied, 50m if qualified/under instruction), Skateboarding, Ski bobbing, Skidoo riding/Snow mobiling ¹ , Skiing (downhill), Snow blading, Snowboarding, Snow shoeing, Soccer, Sport climbing, Stand up paddle boarding/surfing, Surf boat rowing, Surf kayaking, Surf skiing, Telemark skiing, Tobogganing, Touch rugby, Tough guy, Trekking peaks, Triathlon (not Iron man), Ultimate Frisbee, Underwater hockey, Via ferrata, Wakeboarding, War games, Water skiing ¹ , Wheelchair rugby, Zorb ball riding, Zip lines
3	American football, American wrestling, BMX freestyle, BMX racing, Bobsleigh, Boxing, Bridge swinging, Bungee jumping, Canoe polo, Canoeing (above grade 5), Canyoning, Caving, Climbing (cliff/ice), Dirt surfing, Free diving, Gaelic football, Game hunting with rifles/guns, Go karting ¹ (under 250cc), Horseback archery (proficient rider), Horseball, Horse riding (competition), Hunting (on horseback), Hurling, Ice climbing, Ice hockey, Iron man (competition), Jet skiing ¹ , Kabaddi, Karate (brown belt and above), Kayaking (above grade 5), Kick boxing, Kite landboarding, Krav maga, Land surfing, Luge, Martial arts (competition), Modern pentathlon, Mountain boarding, Mountain biking (competition), Mountaineering (w/ropes &/or guides), Old mine exploration, Outrigger canoeing (above grade5), Polo ³ , Polocrosse, Potholing, Pony mounted games, Power lifting, Quad bike ¹ (under 250cc), Rafting (above grade 5), Ranch Activities, Roller derby, Rugby, Saddle chariots, Shark cage diving, Short track speed skating, Skeleton luge, Ski acrobatics / jumping / stunting, Ski racing, Ski randonee / touring, Street luge, Strongman, Trail bikes ¹ (less than 125cc), Trampolineing, Wrestling
Sports Endorsements	
1 - Liability for mechanically propelled vehicles is excluded.	
2 - Tandem aerial activities - liability cover for pilot against claims by passenger are excluded.	
3 - For Personal Liability claims there is a player to player exclusion	
4 - Sailing (further than 12 mile from shore) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Strait of Gibraltar or the Mediterranean Sea	
Whichever group you choose you will be covered for all sports in that group and all lower rated groups.	

YouthGuard Benefits		Gold	Silver	Bronze	Monetary Excess
<i>All sums insured shown are the maximum payable per named team player. This is only a brief summary of the cover provided. The full terms and conditions of this insurance are in the Policy Details which are available on request.</i>					
Personal Liability	Covering your legal liability resulting from accidents causing death bodily injury or damage (Limited to £500,000 for physical injury and £300,000 for property damage per claimant). Excess is £100 for sports equipment to a third party.	£2,000,000	£2,000,000	£2,000,000	£50
Personal Accident -Accidental Death -Permanent Total Disability	Lump sum payable in the event of an accident causing Death (maximum death benefit for under 16's is £2,500)	£2,500	£2,500	£2,500	Nil
	Lump sum payable in the event of an accident causing the Insured never to be able to work again or causing loss of, or loss of use of, one or more eyes or limbs	30,000	£20,000	£10,000	Nil
Broken Bone Benefit -A fracture of: (Diagnosed osteoporosis or any other existing bone condition is excluded. The total benefit will never exceed the top sum insured as a result of any one accident)	a) Hip joint or Pelvis (excluding coccyx)	£1,000	£500	None	Nil
	b) Femur, tibia or fibula (leg) excluding patella (kneecap), calcaneus (heel bone) tarsal (ankle)	£500	£250	None	Nil
	c) Clavicle (collar bone), humerus, radius or ulna (arm) or carpals (wrist).	£500	£250	None	Nil
	d) Cranium (skull) excluding the facial skeletal bones	£500	£250	None	Nil
	e) Sternum (breastbone), scapular (shoulder blade), patella (kneecap), metacarpals (hand excluding fingers) metatarsals (foot excluding toes)	£400	£200	None	Nil
Legal Expenses	Legal Expenses & Advice To pursue a claim for damages, following personal injury due to an accident, against a third party.	£4,500	£3,000	£1,500	Nil
Inconvenience Benefit	Amount for each 24 hours whilst in hospital as an in-patient following an accident. Maximum 10 nights	£20 per night	£15 per night	£10 per night	Nil
Parent/Dependant Inconvenience Benefit	Amount for each 24 hours whilst Insured (who is fully dependent) is in Hospital as an in-patient following an accident. Maximum 20 nights.	£20 per night	£15 per night	None	Nil
Consultancy Fees	Amount for each 24 hours whilst Insured (who is fully dependent) is in Hospital as an in-patient following an accident. Maximum 20 nights.	£200	£150	£100	Nil
Physiotherapy Fees	Payment towards the actual costs of a course of physiotherapy following an accident that caused the Insured to be hospitalised as an In-patient and consequently to require physiotherapy treatment on the recommendation of a qualified specialist Doctor or the Insured's family G.P.	£350	£250	£100	£50
Dental Fees	Replacement or repair of natural teeth (excludes milk teeth) following an accident.	£200	£150	£100	£50
Season Tickets	Reimbursement of season tickets, training courses, subscription fees, permits. Subscriptions of not less than five days, payable from the day following the accident.	£200	£150	£75	£50
Rescue/Search fees	Covers charges for rescue, in mountains and at sea, by Civil and Police rescue squads.	£8,000	£8,000	£8,000	Nil



PRICE LIST - Annual

GOLD prices (annual)

Sports group 1	Sports group 2	Sports group 3
£71.70	£92.40	£110.10

BRONZE prices (annual)

Sports group 1	Sports group 2	Sports group 3
£30.80	£38.60	£46.30

SILVER prices (annual)

Sports group 1	Sports group 2	Sports group 3
£54.80	£73.60	£87.30

PRICE LIST – One Day

GOLD prices (one day)

Sports group 1	Sports group 2	Sports group 3
£10.70	£13.90	£16.50

BRONZE prices (one day)

Sports group 1	Sports group 2	Sports group 3
£6.30	£7.70	£9.20

SILVER prices (one day)

Sports group 1	Sports group 2	Sports group 3
£8.10	£10.60	£12.30

GROUP DISCOUNTS

For groups who submit applications together

Number	Discount
5 or more	5% discount
10 or more	10% discount

For Teams, ask for a TeamGuard brochure.

PAYMENT BY INSTALMENTS are accepted with Credit Card or post-dated Cheques - Can be spread over 3 months with minimum value of £20 each payment. Call for details.

These prices are inclusive of Tax/Levy at local rates. Valid for Insurance issued up to 01/01/2010 for activities completed on or before 01/02/2011. Your premium is subject to the Government's statutory Tax/Levy on Insurance. As Tax/Levy levels may change from time to time you are advised that these prices include Tax at 5% for UK and 2% Levy/€1 stamp duty on new business for Ireland. Should the Tax/Levy be raised by the Government we reserve the right to amend these prices and add the additional amount to the premium. A revised price list will be sent on request.

SportsCover Direct Limited

Terms of Business Agreement

Definitions

"We", "us" or "our" means SportsCover Direct Limited of 29 Great George Street, Bristol, BS1 5QT, Tel. 0845 120 6400 Fax.0845 120 6401, email enquiries@sportscover.co.uk

"You" and "your" means the individual person who is a policyholder or potential policyholder.

1. About Us

We are a specialist provider of sports accident insurance and also travel insurance for active people. Our policies are underwritten on behalf of Lloyd's Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.. We are acting for the Underwriters pursuant to the terms of a Binding Authority and whilst we are an intermediary acting on your behalf, advice is only based upon our knowledge of our own policies. We do not offer the policies, products or services of any other insurers. We are responsible for issuing your policy and advising on policy coverage and suitability for your needs. We are also able to assist with policy amendments, upgrades or queries throughout your policy period. On request, we will provide you with our full policy terms and conditions and sales brochures.

2. Consumer Protection

We are authorised and regulated by the Financial Services Authority (FSA) who are the organisation set up by the Government under the Financial Services and Markets Act 2000 (FSMA) to regulate firms that undertake financial services in the UK. Our firm reference number is 309959.

3. Confidentiality

All information about you will be treated as private and will not be shared with other parties without your express agreement except for that which we may have to disclose to FSA as a condition of our membership. Under the Data Protection Act 1998, you have the right to see personal information about you that we hold in our records. We will not make your details available to other parties for marketing purposes but we may contact you ourselves to keep you informed of our latest products and services for insurance and travel. We use industry standard encryption technologies when transferring and receiving customer data exchanged with our WEB site.

4. Customer Obligations

It is your responsibility to provide complete and accurate information to us when you take out your insurance policy and throughout the life of your policy and when you renew your insurance. It is important that you ensure that all statements you make on application forms, claims forms, Internet forms or verbally over the telephone are full and accurate. If you fail to disclose any material information to your insurers, this could invalidate your insurance cover and mean that part or all of a claim may not be paid.

5. Purchases made on behalf of a third party

If you are purchasing a policy on behalf of another person or a group or team, it is your responsibility to ensure that the Customer Obligations (set out in previous paragraph) are met for each of the persons for whom cover is being purchased. It is also your obligation to ensure that each person on whose behalf insurance has been purchased is aware of the full details of the cover. We are unable to accept responsibility for loss should a claim be rejected due to the non-disclosure of a third party insured.

6. Medical Warranty

All persons purchasing insurance from us must comply with the health declaration. If you are unable to comply or need guidance with specific problems, either call us during office hours or email info@sportscover.co.uk. If you cannot agree with this declaration you must contact us at the time of taking out this insurance and we will tell you if we can cover you. Existing medical conditions will not be covered unless declared and the insurer accepts the condition in writing. If there is a change in your medical condition or the medical condition of anyone whom a trip depends on and you can no longer comply with this declaration, you must contact us.

7. Residency Warranty

You and anyone on whose behalf you purchase our insurance must be a resident of the United Kingdom, the Republic of Ireland or at a valid BFPO address, from where journeys must start and end. Any variation from this must be agreed in writing before travel.

8. Payment

Premiums for Insurance are payable and due at the time of booking. You may make payment by cheque or credit card (all major credit/debit cards except Amex are accepted). Please note that insurance purchase will not be concluded until payment has been received unless otherwise agreed. We may allow payment of the total premium by instalment to be spread over 3 consecutive months provided the initial payment is made at inception and the means of payment for the following instalments is supplied at that time (eg with Credit card details or post-dated cheques). Failure to make a payment by the agreed date will result in cancellation of the policy one month after the payment failed and no refund will be made. All premiums quoted are inclusive of local Taxes at the prevailing rate.

Terms of Business Agreement Continued

9. Your right to cancel

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue and provided no claim is made, obtain a full refund.

10. Policy Documents

Policy information will be issued in a timely manner. This will normally be within 3 days of the contract of insurance being concluded. Your policy documentation will confirm the basis of cover, give details of the insurer, be accompanied by a policy summary and include a Demands and Needs statement and Keyfacts illustration. We reserve the right to hold back schedules and certificates until all payments due have been made. We retain documents for 6 years in accordance with our retentions of documents policy.

11. Checking your policy documents

When you receive your documents, please ensure that you read your insurance policy carefully. In particular you should check the start and end dates, the health declaration and that the sports group covers your chosen activity. For travel insurance (excluding top-up cover) your insurance period must include the day on which you leave your home or office to the date you return to your home or office. Failure to comply with the terms and conditions of the policy may result in cover being restricted or possibly invalid. Please contact us if you have any questions with regard to your policy. You are advised that the full terms and conditions of our policies should be consulted prior to your completing your policy purchase and if you have any questions you should make sure these are answered to your satisfaction. If you have not received a copy of the full policy terms and conditions before you book your insurance you will be provided a copy with your insurance schedule.

12. Policy Excesses

Under most sections of the insurance, claims will be subject to an excess. This means that you will be responsible for paying part of the claim. The amount you have to pay is the excess. Where more than one excess applies (ie claims made under multiple sections) we will apply only the highest excess.

13. Policy renewal

Annual policyholders will be provided with the renewal terms no less than 21 days before expiry of the policy, or notified that the renewal is not being invited.

14. Claims

Your insurance policy includes a claims procedure, which tells you what steps you should take if you wish to make a claim. You must notify us of a claim or circumstance which may give rise to a claim as soon as possible. You will be provided with every assistance in submitting a claim and seeking reimbursement.

15. Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we or the Insurers cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Full details and further information on the scheme are available from the FSCS.

16. Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write to us and address your correspondence to the Managing Director. We will do our best to resolve the problem. Should you remain dissatisfied and wish to make a further complaint you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 5225, e-mail: complaints@lloyds.com. Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Further details will be provided at the appropriate stage of the complaints process.

17. Law and Jurisdiction

These terms of business shall be governed by and construed in accordance with English law. In relation to any legal action or proceedings arising out of or in connection with these terms of business we both irrevocably submit to the non-exclusive jurisdiction of the English courts.

18. Remuneration

Our remuneration may be a fee, or as brokerage, which is a percentage of the insurance premium paid by you and allowed by the insurer with whom the insurance is placed. Brokerage and fees are earned for the policy period and we will be entitled to retain all fees and brokerage in respect of the full policy period in relation to policies placed with us. In the event of a mid-term adjustment we will be entitled to a percentage of the premium payable by you. In addition to the client fees and/or brokerage payments we may receive remuneration by way of administration fees or profit commissions, which are contingent on underwriting profitability, from underwriters. At your request, we shall endeavour to calculate and advise you of the contingent commission we may receive in respect of your business.

This document lists key facts relating to the service that we offer to our Customers.

Who regulates you?

SportsCover Direct is authorised and regulated by the Financial Services Authority (FSA - firm number is 309959). The FSA is the independent watchdog that regulates all financial services.

How can I check your status?

You can check that a firm is authorised by looking at the FSA register on the FSA website at www.fsa.gov.uk/consumer or by calling the FSA Consumer Helpline on 0845 601234.

Who is SportsCover Direct?

SportsCover Direct Limited is an Insurance Intermediary wholly independent of any Insurance company. Our address for correspondence is 29 Great George Street, Bristol BS1 5QT. Tel: 0845 120 6400, Fax: 0845 120 6400, email: info@sportscover.co.uk.

What range of policies do you offer?

We offer Insurance policies from one insurer which we have developed and are unique to us.

What type of service do you provide?

You will not receive advice or recommendation from us. We may ask some questions to narrow down the selection of products options that we will provide details on. You will then need to make your own choice about how to proceed.

Will you charge a fee for your services?

All the prices we quote for Insurance Policies are inclusive of local Tax and we do not charge fees. If you ask us to vary a policy after purchase or to cancel certain types of policy we reserve the right to charge a reasonable fee under certain circumstance. Our Terms and Conditions contain more details.

How do I make a complaint?

If you would like to complain about our products or service please write to us and address your correspondence to the Managing Director. We will do our best to resolve the problem. Should you remain dissatisfied and wish to make a further complaint you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 5225, e-mail: complaints@lloyds.com.

What if I remain dissatisfied?

Complaints that cannot be resolved by either us or the Policyholder and Market Assistance Department at Lloyds may be referred to The Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR. Further details will be provided at the appropriate stage of the complaints process.

Are you covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS on Tel: 020 7892 7300 or from their web site at www.fscs.org.uk.

This document is a listing of our key facts for the YouthGuard Insurance Policy. It contains selected information only. Your Insurance Schedule and the Schedule Details provide full details of the cover purchased.

Who is the Insurer?

YouthGuard is underwritten on behalf of Lloyds Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.

What sort of insurance is this?

A YouthGuard Insurance policy satisfies the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities listed in the sports group(s) that they have chosen. YouthGuard is not travel insurance as it has no cover for medical fees or repatriation.

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. Annual policies are valid for one full year and single day cover is valid on the day specified on the Schedule. Please note the cover will not incept if any payment method is dishonoured. We do not issue policies of more than one year although we will consider extending policies on application and with Insurers written agreement.

Are there any significant and unusual exclusions or limitations?

These are all set out fully in the policy wording and please note the following:

- YouthGuard is only available to persons resident in the United Kingdom, Channel Isles, Ireland or an official BFPO address
- YouthGuard covers amateur activities – professionals (earning over £4000 pa); are excluded
- There is an exclusion for losses arising from war or terrorist activities
- The insurance contains important conditions that relate to your health and existing medical conditions. In particular you must declare pre-existing medical problems and details of all medical claims made in the past 3 years.
- There are specific sports conditions applicable to certain sports such as diving and mountaineering
- YouthGuard is not a travel insurance and has no cover for medical fees and repatriation
- YouthGuard is only available to children up to the age of 19 years at inception of the Insurance.
- There are limits to the amount the insurer will pay in all sections of the policy. Some sections have internal sub-limits.
- You may be responsible for paying part of the claim. The amount you have to pay is the excess. Under most sections of the insurance, claims will be subject to an excess as set out in the Benefits table.
- You are required to take all reasonable care to protect yourself and your property and to act at all times as if you are not insured.

What are my cancellation rights?

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue and provided no claim is made, obtain a full refund. You can cancel outside the 14 day period but no refund of premium will be made.

How do I claim?

To make a claim you must contact One Claims at 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP or telephone 0845 120 6407 as soon as possible after the incident giving rise to the claim to declare it.

If I am unhappy what steps do I take to complain?

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact SportsCover Direct. In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Policyholder and Market Assistance Department at Lloyd's. Their address is: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 5225, e-mail: complaints@lloyds.com.

What if I am not happy with the outcome of my complaint?

Complaints that cannot be resolved by the Policyholder and Market Assistance Department may be referred to The Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Am I covered by the financial services compensational scheme?

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation from the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website:

www.fscs.org.uk



When am I covered?

This policy provides you with cover following Accidents that occur whilst participating in an organised insured sport. This also covers you whilst travelling to and from a scheduled match/training event/competition and whilst on an organised tour (but this is not a travel insurance).

Is this a holiday Insurance?

The YouthGuard policy is not a holiday/travel insurance. We recommend that for travel outside the UK you also consider a Travel insurance - which we are able to provide. If you require comprehensive Travel Insurance call SportsCover Direct for details of the VentureGuard policy.

CASE STUDIES – Examples of the cost when things go wrong.

Football

Liability Claim Injured footballer receives broken bone, inconvenience and rehabilitation fees

£5,000 Paid Out Whilst playing football, the insured fell over and broke his wrist. He received a direct pay out of £500 for the break, plus an inconvenience fee for the time he spent in hospital. The insured's father also received a benefit for staying with his son whilst he was an in-patient.

Kite surfing

Liability Claim Kite surfing accident causes damage to 3rd party property

£5,000 Paid Out Whilst kite surfing in medium winds, the insured's powerkite became caught on the mast of a 30ft yacht. The kite proceeded to pull the yacht over and break the mast. The kite surfer disconnected himself and was unharmed.

DEMANDS AND NEEDS

This policy meets the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities that are named within the Sports Group(s) chosen; for the duration specified and for the level of benefits requested.



Dare Direct offers business insurance directly to companies and individuals trading in the sports and leisure industry.

So – if you need cover for clubs, events or individuals such as coaches and instructors we should be able to quote. Full details are available on our WEB site at www.daredirect.co.uk

As a commercial organisation or entity it is important to have adequate insurance and in some cases even a legal requirement. The team at Dare Direct is able to provide a full complement of cover for the various requirements of different types of businesses. Our comprehensive and easy to navigate application forms will guide you painlessly through the application process and we will provide quotes within 2 days in the majority of cases.

Dare Direct is a trading name of SportsCover Direct who are authorised and regulated by the Financial Services Authority (FSA - firm number 309959)

Please visit our commercial website for further information www.daredirect.co.uk contact us by telephone on 0845 120 6400

Need Personal Trainer / Sports Coaches Insurance?

Quality public liability cover designed to protect personal trainers and sports coaches in the event of a claim being filed.

Need Club Insurance?

Comprehensive public liability, buildings and contents cover to protect sports clubs and leisure facilities

Need Event Insurance?

Event organiser protection for cancellation and abandonment of a planned event. Cover can also include essential public and product liability cover.

Need Commercial Insurance ?

BusinessCover Direct offers employer's liability, public liability, directors and officers professional indemnity and product liability cover fully tailored to your commercial business requirements.

**TEAMGUARD IS NOT A SUBSTITUTE FOR
TRAVEL INSURANCE**

For **TRAVEL INSURANCE** choose



Without Medical Fees or Repatriation Insurance you could be seriously out of pocket if you have an accident abroad. VentureGuard offers a choice of cover and is available to any destination worldwide for durations from 3 days to 12 months.

Prices are competitive and we will give you a 5% discount. Cover details are described in the VentureGuard brochure, which is available on request or from our WEB site at:

www.sportscoverdirect.com/ventureguard

Also available from SportsCover Direct:

Need Travel Insurance?

VentureGuard travel insurance for active holiday makers covering almost any sport



Need Personal Accident Insurance?

SportsGuard Accident insurance for amateur sportsmen and women (not Travel or Holiday Insurance)



Need Team Insurance?

Sports Accident insurance for amateur sports teams



Need Activity TopUp cover?

Do you already have travel insurance? But it excludes your sport or activity? Then choose our Activity TopUp.



Need Young Persons Sports Insurance?

Sports Accident insurance for children and students under the age of 19



Need Football Team Insurance?

Sports Accident insurance for junior and senior amateur football teams.



Log on to www.sportscover.co.uk for further information.



29 Great George Street, Bristol BS1 5QT

call direct 0845 120 6400

fax direct 0845 120 6401

e-mail: Info@sportscover.co.uk

web site: www.sportscover.co.uk for online sales