



## **Statement of Demands and Needs:**

### **Sports Equipment / Clothing & Personal Effects Insurance**

This product meets the needs of someone who requires insurance to provide protection in the event of theft, loss or damage to your sporting equipment and / or clothing & personal effects.

MonsterSportsInsurance.co.uk does not provide personal recommendations as to whether this policy suits your circumstances. You have chosen this product as one that best meets your individual needs, based on the factual information provided.

You must read the Policy Document & Key Facts Summary, which give full details of the cover provided. Cover is provided in accordance with policy terms and conditions. By proceeding, you confirm that you understand the cover provided and accept those terms.

You must take reasonable care not to make a misrepresentation to either MonsterSportsInsurance.co.uk or the insurer. You have a duty to disclose relevant information before and during the term of the insurance contract, and if you deliberately or carelessly misinform the insurer, this could mean that part, or all of your claim may not be paid.

This Statement of Demands and Needs does not form part of the 'Terms and Conditions' of your policy.