

Policy Summary - Sports & Activity Equipment / Clothing & Personal Effects Insurance	
This policy summary does not contain the full terms and conditions of the policy. Full terms and conditions can be found in the policy document. It is important that you read the policy wording and Schedule carefully when you receive them.	
Policy Type	Sports & Activity Equipment / Clothing & Personal Effects
Name of Insurer	UK General Insurance Ltd on behalf of Great Lakes Reinsurance SE.
Duration of the Contract	12 Months. At least 21 days before each policy renewal date, you will be advised of the premium and terms and conditions that will apply for the following year.
Right to Cancel	<p>If You decide that for any reason, this policy does not meet Your insurance needs then please return it to the policy Administrator within 14 days of issue. On the condition that no claims have been made or are pending, We will then refund Your premium in full. After 14 days, You may cancel the insurance cover at any time by informing the policy Administrator however no refund of premium will be payable.</p> <p>You can contact your policy Administrator by calling 0800 088 2122 by emailing admin@covermonster.co.uk Or by post at Unit 7, Penwith Business Centre, Long Rock, Penzance, Cornwall, TR20 8HL.</p> <p>The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to You at Your last known address. Valid reasons may include but are not limited to:</p> <ul style="list-style-type: none"> a) Fraud b) Non-payment of premium c) Threatening and abusive behaviour d) Non-compliance with policy terms and conditions <p>Provided the premium has been paid in full You will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.</p>
Geographical Limits	Cover applies worldwide.
Claims Contact Details	In the event of any incident which may give rise to a claim, You must notify Ryan Direct Group as soon as possible; they can be contacted on: 0344 412 4296 or by post at MonsterSportsInsurance.co.uk, Ryan Direct Group, PO Box 800, Halifax, HX1 9ET.
Complaints Procedure	<p>It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the Complaints Procedure below:</p> <p>Complaints regarding:</p> <p>SALE OF THE POLICY</p> <p>Please contact the policy Administrator who arranged the Insurance on your behalf.</p> <p>If your complaint about the sale of your policy cannot be resolved by the end of the third working day, your agent will pass it to:</p>

	<p>Customer Relations Department UK General Insurance Limited Cast House Old Mill Business Park Gibraltar Island Road Leeds LS10 1RJ</p> <p>Tel: 0345 218 2685 Email: customerrelations@ukgeneral.co.uk</p> <p>CLAIMS</p> <p>Ryan Direct Group Ltd Customer Relations Quay Point, Lakeside Boulevard, Doncaster, DN4 5PL</p> <p>Tel: 0344 854 2072 Email: customer.relations@ryandirectgroup.co.uk</p> <p>In all correspondence please state that your insurance is provided by UK General Insurance Limited and quote scheme reference: 06436A.</p> <p>If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.</p> <p>Tel: 0300 123 9 123 Email: complaint.info@financial-ombudsman.org.uk</p> <p>The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.</p>
Compensation	<p>Great Lakes Reinsurance (UK) SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk</p>

Significant Benefits	Significant and unusual exclusions or limitations
<p>Activity & Sports Equipment, Clothing and Personal Effects</p> <p>In return for payment of your premium, Subject to the limit of indemnity shown in the Schedule, we will cover the cost of repairing, reinstating or replacing your equipment and/or clothing and personal effects with items of the same or similar specification, taking any relevant depreciation deductions into account, following loss, theft or accidental damage subject to the terms and conditions of this policy.</p> <p>In the event of total loss or substantial damage to tents or sleeping bags following an Insured Incident, We will provide cover in respect of additional accommodation expenses incurred with a commercial provider of accommodation up to an amount not exceeding £100 in any one Insured Incident.</p>	<ol style="list-style-type: none"> 1. The first £50 of each and every claim. 2. Theft or attempted Theft from any Insured Location, unattended vehicle or trailer unless all doors, windows and other points of access have been closed and locked and any security devices correctly set to operate and all keys removed from the building, vehicle or trailer. 3. Breakage of articles of a fragile or brittle nature in transit unless caused by fire or accident to the means of conveyance. 4. Loss or Accidental Damage caused by wear and tear, depreciation or deterioration, insect or vermin, mechanical or electrical breakdown or derangement, faulty or defective design or materials, any process of cleaning, dyeing, heating, repairing or restoring the action of light, mildew staining, atmospheric or climatic conditions or any gradually operating cause. 5. Loss, Theft or Accidental Damage arising directly or indirectly from delay, detention, confiscation, requisition or destruction by order of any Government Customs or other authority. 6. Loss of or damage to Equipment insured under this policy caused by: <ol style="list-style-type: none"> a) the wilful or malicious act of yourself or any authorised user of the Equipment, or b) it's deliberate abandonment or abandonment in retreat, other than where such act or abandonment is necessary in an attempt to save human life. 7. Losses or Accidental Damage discovered when carrying out an inventory stock taking or other similar check or as a result of misfiling or misplacing information. 8. Losses not reported to the police or any other appropriate authority within 24 hours of the discovery of the loss and on official written report obtained. In the case of an airline, a Property Irregularity Report will be required. 9. Loss, Theft or Accidental Damage to Equipment lent or hired out without your supervision. 10. Damage to any Activity Equipment detailed in the policy Schedule and accepted by the Insurer: <ol style="list-style-type: none"> a) Unless at the time of such damage it is being used for the purpose for which it was intended and in line with the manufacturer's instructions; b) As a result of any foreign body or matter entering such Equipment during the ordinary course of working. 11. Loss/Theft of or Accidental Damage to Activity Equipment used for any trade business or profession. 12. Activity Equipment, or any removable parts, not appropriately locked and secured when left unattended and in any case for not more than 24 hours other than at Your normal place of residence. 13. The liability of the Insurer in respect of losses arising from theft or attempted theft of Your Clothing and Personal effects from unattended motor vehicles shall be limited to 10% of the sum insured.