



...about the Team Personal Injury Policy from Dare Direct

**This document is a listing of Dare Directs Team Personal Injury 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?**

Dare Directs Team Personal Injury policy is underwritten on behalf Lloyd's Syndicate 4444 by Canopus Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.

#### **What sort of insurance is this?**

A Team Personal Injury Insurance policy satisfies the demands and needs of a Team or Squad of individuals who wish to be covered by a Sports Personal Injury policy whilst participating in the sport listed on the Schedule. Team Personal Injury 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. Team policies are valid for one full year. Please note that 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:

- Dare Directs Team Personal Injury policy is only available for persons resident in the United Kingdom, Ireland or an official BFPO address
- Team Personal Injury only 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.
- Team Personal Injury is not a travel insurance and has no cover for medical fees and repatriation
- No persons over 70 can be covered
- 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 provided the policy has not been used and that no claim has been made, and 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, 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 Dare 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](mailto: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: <http://www.fscs.org.uk/>

**Proposer's obligations- declaration of medical conditions.**

It is the responsibility of the proposer to ensure that all persons to be insured under this policy have been asked whether or not they have any existing medical conditions or if they have made a medically related claim on insurance in the past three years and to declare the response to us.

If an insured person is not aware of this and subsequently makes a claim that is rejected they might try to blame the proposer for not making them aware of the need to declare existing conditions.