

Sky Cover – Annual multi-trip insurance – Europe



Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc

Product: Sky Cover – Annual multi-trip insurance – Europe

Royal & Sun Alliance Insurance plc (No. 93792) registered in England and Wales at St Mark's Court Chart Way Horsham West Sussex RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority as an insurance company and to undertake insurance mediation under Registration No. 202323.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, it does not replace the policy Terms and Conditions. Please see the policy document and schedule for the full cover, terms, conditions and limits of the insurance contract. Complete pre-contractual information on the product is provided in your policy documentation.

What is this type of insurance?

The product is designed to meet the needs of those participating in sky-diving or parachuting activities within Europe who require cover in the event of death or serious injury whilst taking part in the activity.



Personal Accident Insurance What is insured?

The policy provides covers (Benefit as shown below) if Bodily Injury is sustained following an Accident which within one year is the sole and independent cause of

- ✓ Death £50,000
- ✓ Loss of sight in one or both eyes £50,000
- ✓ Loss of one or more limbs £50,000
- ✓ Permanent Total Disablement from any and every occupation £50,000
- ✓ Temporary Total Disablement from usual occupation up to a maximum of £200 per week (subject to a 52 week payment period and a 14 day deferment period)



Personal Accident Insurance What is not insured?

- ✗ Any claim where the Insured Person is under the age of 18 years or over the age of 75 years
- ✗ Any claim in respect of Temporary Total Disablement where the Insured Person is not in full time gainful employment



Medical Expenses Repatriation and Emergency Travel Insurance What is insured?

- ✓ If during an Insured Journey the Insured Person falls ill or sustains accidental Bodily Injury or dies the Underwriters will pay Medical Expenses and Emergency Travel Expenses up to £2,000,000



Medical Expenses Repatriation and Emergency Travel Insurance What is not insured?

- ✗ Medical Expenses incurred in the United Kingdom or the country where the Insured Person is normally resident



Baggage Insurance What is insured?

- ✓ If the Insured Person's Baggage is lost damaged stolen or destroyed the Underwriters will pay
Up to £500 for the cost or repair or replacement



Baggage Insurance What is not insured?

- ✗ More than £100 in respect of any one item or set



Personal Liability Insurance What is insured?

- ✓ The Underwriters will indemnify the Insured Person in respect of legal liability for damages arising from accidental injury to any person or loss of or damage to material property
- ✓ Up to £5,000,000 any one Event



Personal Liability Insurance What is not insured?

- ✗ The Insured Person's profession trade or business
- ✗ The ownership possession or use by or on behalf of the Insured Person of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)



Money and Credit Card Insurance

What is insured?

The Underwriters will reimburse up to £100 if during



An Insured Journey or the 120 hours immediately preceding its commencement or subsequent to its completion the Insured Person loses money



An Insured Journey the Insured Person suffers financial loss solely as a result of a Credit Card being stolen or lost and subsequently used by any person other than the Insured Person or a member of the Insured Persons family



Money and Credit Card Insurance

What is not insured?



Loss due to depreciation in value or shortages due to error or omission



Where am I covered?

Anywhere in Europe for the purpose of parachuting at a venue, mounting into or travelling in any aircraft / parachuting or sky-diving from an aircraft or sky-diving in a vertical wind tunnel



What are my obligations?

- You must make a fair presentation of the risk to us at inception, renewal and variation of the policy
- You must tell us as soon as possible during the period of insurance of any alteration of risk
- Pay any premiums owed for the time covered has been effective
- All reasonable steps must be taken to mitigate and minimise the relevant injury and any applicable expenses which is the subject of any claim under this Policy
- Notify your Insurance Adviser immediately (but in any event within 30 days) of any occurrence likely to give rise to a claim under this insurance
- Provide any information that is requested by the Underwriters at your own expense



When and how do I pay?

- The contract is valid upon payment of the full premium
- The premium for this insurance will be paid to your insurance broker



When does the cover start and end?

Cover will last for the duration of the Period of Insurance as specified on your Policy schedule



How do I cancel the contract?

Individuals/sole traders (including a partnership in England and Wales) buying a policy which provides cover for both a private and business capacity have the right to cancel the policy during a period of 14 days either from the day of purchase of the contract or the day on which the policy documentation was received, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.