

SINGLE TRIP COVER (within the UK) for sky diving activities

GENERAL INFORMATION

Law and language applicable to the policy

Both you the **Underwriters** and the **Insurer** may choose the law which applies to this contract. However unless you and we have agreed otherwise, the law which applies is the law applicable in the part of the United Kingdom, Channel Islands or the Isle of Man in which you live. Full details will be provided in your policy documentation.

The language used in this policy and any communication relating to it will be English.

Financial Sanctions

Please note that your insurance adviser the **Underwriters** and the **Insurer** are unable to provide insurance in circumstances where to do so would be in breach of any financial sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency. Full details will be provided in your policy documentation.

Meeting your demands and needs

This product meets the demands and needs of those who wish to purchase Personal Accident Insurance cover which offers a lump sum payment if death or serious injury should occur whilst taking part in sky-diving or parachuting activities in the United Kingdom.

In choosing this product you have not received any personal recommendations from Towergate Personal Accident & Travel.



The purpose of this document is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusion. It does not describe all the terms and conditions of your policy. You will still need to read the policy documentation for full descriptions of the terms and conditions including the policy Definitions. This document does not form part of the policy document.

All documentation and claims are administered by Towergate Personal Accident & Travel on behalf of the **Insurer**, Royal & Sun Alliance Insurance plc.

Master Policy Number: Y18H8874

Type of Insurance	Personal Accident Insurance in respect of single trip sky cover
Period of Cover	The policy will remain in force for the duration of the parachute or skydiving jump
Operative Time of Cover	While the Insured Person is i) for the purpose of Parachuting at a Venue mounting into or travelling in any Aircraft including bodily injury following an Accident sustained in direct connection with such Aircraft or ii) Parachuting or skydiving from an Aircraft or iii) skydiving in a vertical wind tunnel in the United Kingdom

SECTION 1 - PERSONAL ACCIDENT INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
Accidental Bodily Injury which causes: Death - £50,000 Permanent Total Disablement - £50,000 (Any and Every) Loss of one or more Limbs - £50,000 Loss of sight in one or both eye - £50,000 Temporary Total Disablement - up to £300 (52 week payment period / 14 day deferment period) Special Extensions applying to this Section Accident Medical Expenses - 15% of any amount paid under Benefit 5 Disability Assistance - up to a maximum of £5,000	Cover is not provided for: <ul style="list-style-type: none"> • Anybody under the age of 18 or over the age of 75 • Suicide or deliberate self harm • Being on active duty as a member of the armed forces • Post traumatic stress disorder psychological or psychiatric condition • Repetitive stress (strain) injury or syndrome • Whilst under the influence of drugs unless taken on proper medical advice or instruction and not for the treatment of drug addiction • Alcohol in the bloodstream which is in excess of the UK drink driving limit • Travelling to countries who are at War • Engaging in a criminal act riot or civil commotion • Benefit 5 is not payable if the Insured Person is not in full time gainful employment 	Cover see Page 6 Full Exclusions see Pages 5, 6 & 7

SECTION 2 - PERSONAL LIABILITY INSURANCE

Significant Features and Benefits	Significant or unusual Exclusions or Limitations	Policy Section that contains further details
Legal liability for damages arising from accidental injury to any person or loss of or damage to material property - up to £1,000,000	This Policy does not cover indemnity arising out of: <ul style="list-style-type: none">• The Insured Person's profession trade or business• The ownership possession or use 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)• Loss of or damage to any property which is owned by or held in trust by or in the custody or control of the Insured Person.	Cover see Page 8 Full Exclusions see Pages 5 & 9

OTHER IMPORTANT INFORMATION

Termination of the contract

There is no right to cancel this policy.

Claims Reporting

Claims must be reported to Towergate Insurance Jellicoe House Grange Drive Hedge End SO30 2AF Telephone number: 0344 892 1515 as soon as possible and in any event within 30 days.

How to complain

The **Underwriters** make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact Towergate Personal Accident & Travel by telephoning 0113 386 3750 between 09.00 and 17.00 Monday to Friday (excluding bank holidays) or by e-mail to tupat@towergate.co.uk indicating "Complaints" in the subject field or alternatively in writing to the Regional Director Towergate Personal Accident & Travel, 10th Floor, West One, 114 Wellington Street, Leeds, LS1 1BA. If you are still unhappy after our review or you have not received a written offer of resolution within 8 weeks of the date we received your complaint you may be eligible to refer your case to the Financial Ombudsman Service.

Financial Services Compensation Scheme

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the Scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk.

Underwriters:

Towergate Personal Accident & Travel and Towergate PA & Travel are trading names of Geo Underwriting Services Limited, Registered in England No. 4070987. Registered Address: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN Authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. Geo Underwriting Services Limited is a coverholder for certain leading Insurers.

The Insurer:

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. You can check this on the Financial Services Register by visiting the FCA's website www.fsa.gov.uk/register/home.do or by contacting the FCA on 0800 111 6768.