

Sky Diving – Annual multi-trip insurance – Europe

Insurance Product Information Document

Company: Arch Insurance (UK) Limited

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

Arch Insurance (UK) Limited (No. 4977362) registered in England and Wales at 5th Floor Plantation Place South 60 Great Tower Street London EC3R 5AZ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority Registration No. 229887.

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. 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 bodily injury whilst taking part in the activity.



Personal Accident Insurance What is insured?

The policy provides cover if during the period of a trip Bodily Injury is sustained following an Accident which within one year is the sole and independent cause of:

- ✓ Death £30,000
- ✓ Loss of sight in one or both eyes £30,000
- ✓ Loss of one or more limbs £30,000
- ✓ Permanent Total Disablement from any and every occupation £30,000
- ✓ 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 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 Insurers 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



Personal Liability Insurance What is insured?

- ✓ The Insurers 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)



Are there any restrictions to cover?



To be eligible for cover you must be over the age of 18 and all cover will cease when you reach the age of 75

It is a condition of cover for Medical Expenses Repatriation and Emergency Travel Insurance that any Insured Person travelling to Switzerland or any other European Economic Area must hold a current EHIC Card



Where am I covered?

Anywhere within 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 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 us 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 Insurers at your own expense



When and how do I pay?

- The contract is valid upon payment of the full premium made by credit/debit card on the website
- 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 Specified Jump Date(s) as specified on your Policy schedule
- You must be over the age of 18 and under the age of 75



How do I cancel the contract?

You 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.