

Yellow Jersey Sports Travel Insurance

Insurance Product Information Document



Company: Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited

Product: Sports Travel Insurance

Canopius Managing Agents Limited is registered in England and Wales under number: 01514453. It is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference: 204847

This document gives a summary of the insurance cover. The full terms and conditions and other important information can be found in the policy booklet and in your policy schedule. You should read both documents carefully and make sure the cover is what you asked for.

What is this type of insurance

Sports Travel Insurance is designed for people travelling to take part in sports, training, competitions or active holidays. It covers you while travelling for things like medical emergencies, trip cancellation & delays, loss of personal belongings, personal accident, personal liability and loss of sports equipment. Some activities are covered as standard. You also have a choice of 4 activity packs and a choice of where you want to be covered. You can choose to buy either single-trip cover or annual multi-trip cover. Your choices will be shown on your policy schedule.



What is insured?

- ✓ Cancellation or cutting short your trip - Up to £2,500 to £10,000 (depending on the cover level) for:
 - Pre-paid travel and accommodation
 - Race/entry fees (up to £750)
 - Additional travel expenses
 - Unused sports or excursion costs
- ✓ Sports activity interruption benefit- Up to £500 if a listed unforeseen event stops you from doing the activity you travelled for.
- ✓ Emergency medical expenses - Up to £10 million, including:
 - Hospital, surgery & ambulance
 - Emergency dental (£250)
 - Repatriation of you and your sporting equipment
 - Accommodation & travel for a companion
 - Return to home country if medically necessary
- ✓ Hospital benefit - £50 per day up to £500
- ✓ Personal accident
 - Death benefit: £10,000
 - Loss of limb, sight or permanent disablement: up to £20,000
- ✓ Departure Delay - £50 each full 12hr delay, max £250
- ✓ Trip abandonment- Up to £2,500 to £10,000 if you abandon the trip after a 24-hour outbound delay
- ✓ Missed departure / Missed connections; Up to £1,000
- ✓ Personal belongings - Up to £2,500, including:
 - £500 single item limit
 - £500 valuables limit
 - £150 for emergency purchases if baggage is delayed
- ✓ Owned or Hired Sports Equipment standard – Up to £500
- ✓ Sports Equipment upgrade - Up to £1,000 to £5,000
- ✓ Gadget cover - Up to £2,000
- ✓ Personal money - Up to £500
- ✓ Lost/Replaced Documents (e.g. passport, lift pass) - Up to £250
- ✓ Personal liability - Up to £2 million (£100,000 for accommodation damage)



What is not insured?

- ✗ Any activity which is not listed as an 'acceptable sports activity' or included in the activity pack you selected
- ✗ Any activity where you have not met the specific conditions that apply to that activity.
- ✗ Taking part in any sport or activity on a professional basis
- ✗ Claims for the loss, theft or damage to sports equipment above £500 unless you have chosen, and paid for, the optional Sports Equipment upgrade.
- ✗ Pre-existing medical conditions unless
 - they are listed as 'accepted conditions' or
 - you have told us about them, and we have agreed to cover them.
- ✗ Claims where you cannot provide sufficient evidence (receipts, reports, medical certificates)
- ✗ Claims if you travel against medical advice or against the advice of the UK Government/FCDO or WHO.
- ✗ Claims as a result of your use or abuse of solvents or drugs (unless medically prescribed) or the effects of alcohol
- ✗ Claims resulting from epidemics or pandemics unless covered under the 'Cancellation or Curtailment' section or the 'Emergency, medical and other expenses' section.
- ✗ Claims which are caused (in any way) by any computer, computer application, virus, software, programme or computer hoax.



Are there any restrictions on cover?

- ! Claims relating to existing medical conditions might be excluded
- ! Certain medical conditions are only covered if they are stable and meet certain criteria (See “Accepted Conditions” list – e.g., controlled asthma, eczema, hypertension)
- ! You must pay a policy excess unless you selected “Remove the excess from your policy” when you bought your cover (although the excess always applies for claims under Gadget Cover)
- ! Some sections and benefits have age restrictions
- ! All trips must start and end in your home country
- ! On an annual multi-trip cover policy, there are limits to how long your journeys are covered for. These limits are shown on your policy schedule. Winter sports are limited to 31 days in any one year.
- ! There is no cover for trips which start before the policy start date



Where am I covered?

- ✓ You can choose from three areas to suit your travel plans. The area you have chosen will be shown on your policy schedule



What are my obligations?

- Answer all questions as truthfully and accurately as possible when buying or changing your policy
- Read your documents carefully to make sure you have the cover you asked for
- Make sure the sport/activity you plan to do is included in the Sports Activity Pack you have chosen
- Take care to protect yourself and your property against accidents, injuries, loss, theft and damage
- Contact the 24-hour emergency medical service if you need medical treatment or help getting back home
- Notify Yellow Jersey as soon as possible of any claim or potential claim



When and how do I pay?

- You can pay for this insurance in full when you take it out using either a credit or debit card,
- For an annual multi-trip policy, you might be able to pay monthly by using premium finance. If you do choose to pay monthly, this will cost you more as there will be a charge for the premium finance.



When does the cover start and end?

Single Trip

- Cancellation cover starts from the purchase date shown on your policy schedule or the date you book your journey (whichever is later) and ends at the beginning of your journey.
- All other cover starts at the start of your trip and ends when you return home

Annual Multi-Trip

- Cancellation cover starts on the start date shown on your policy schedule
- All other cover starts at the beginning of your journey and finishes either:
 - at the end of your journey or
 - at the end of the period of insurance shown on your policy schedule, whichever happens first



How do I cancel the contract?

You have 14 days from the date you receive your policy documents to make sure that you are happy with the cover. If you want to cancel during this period, contact Yellow Jersey by:

- phoning: +44 (0)333 003 0046 or
- emailing: support@yellowjersey.co.uk or
- by writing to: Yellow Jersey, Prospero, Redhill, RH1 1LQ

Your premium will be refunded in full unless you have travelled, made a claim or intend to make a claim