



**MEAD SPORT & LEISURE
THE WALKERS AND CLIMBERS INSURANCE PACKAGE
POLICY SUMMARY**

ABOUT THIS DOCUMENT

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance, which can be found in the insurance document a copy of which is available from Mead Sport & Leisure Ltd on 01692 535442

INSURER

Equity Red Star is managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority. Our FSA registration number is 204851.

TYPE OF INSURANCE AND COVER

Equity Red Star offers Personal Accident insurance cover for Walkers, Hill-walkers, Hikers, Ramblers and climbers.

We will pay the sum insured shown in the schedule if an insured person suffers bodily injury while on a walking or climbing trip (if climbing is requested on the Application Form) for leisure purposes only in England, Scotland, Wales, the Isle of Man or Channel Islands during the period of insurance which results in any of the following.

(Cover specific features and benefits are referenced to the sections contained in the insurance document or any endorsement to the document).

Section 1	Personal Accident	Sum Insured
	1. Death	£10,000
	2. Loss of Sight in one or both eyes	£20,000
	3. Loss of a limb	£20,000
	4. Permanent total disability	£20,000
	5. Loss of hearing	£20,000
	6. Loss of speech	£20,000
	7. Broken bone(s)	£250
	8. Dislocation or torn ligament	£150
	9. Hypothermia requiring inpatient hospital treatment	£250
	10. Emergency dental treatment	£250
	11. Mountain rescue donation. We will pay the mountain rescue team if it is called-out to assist in a mountain rescue, which results in an insured person needing overnight inpatient hospital treatment in the United Kingdom.	£500
	12. Out of pocket expenses. We will pay up to the sum insured for the necessary extra expenses you have paid as a direct result of an accident and for which you have receipts.	£100
Section 2	Additional accommodation Expenses or Curtailment. We will pay up to £50 each night, up to a maximum of 7 nights, for accommodation for an insured person's partner or member of his family to stay in the immediate area if an insured person is hospitalised for more than 48 hours directly as a result of an accident. or We will pay up to £350 each insured person for accommodation costs that have been incurred and that cannot be recovered if the trip has to be curtailed before completion due to an accident.	£350
Section 3	Personal effects. We will pay each insured person if in the course of a trip, the insured person's personal effects are damaged, stolen, destroyed or lost (and not recovered). Subject to the following conditions and exclusions we will pay, or at our option, replace, reinstate, repair or indemnify the insured person in respect of such damage, theft, destruction or loss. Excluding the first £50 each and every loss	£500
Section 4	Personal Liability. We will pay up to the sum insured if an insured person become legally liable to pay claims for accidental bodily injury to a person, or loss or damage to property, including whilst playing or enjoying sports or leisure activities (previously nominated and agreed), which happens during the time of cover.	£1,000,000

SIGNIFICANT OR UNUSUAL EXCLUSIONS OR LIMITATIONS (BY SECTION)

General exclusions

- Claims by any person aged 80 years or over unless cover agreed by us.
- Flying, other than as a fare-paying passenger or during a mountain rescue, caving, potholing, canyoning or coasteering
- Suicide, attempted suicide or intentional self-injury, sexually transmitted diseases, including Human Immune Deficiency Virus (HIV), Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC), or any related condition
- Any psychiatric, mental or nervous disorder, including dementia, stress, anxiety or depression
- An insured person taking part in a criminal act, civil commotion or riot of any kind
- An insured person being under the influence of alcohol or drugs

- Any surgery or treatment that is not medically necessary, cosmetic surgery, reversing cosmetic surgery, or any corrective treatment needed as a result of previous cosmetic surgery
- Any pre-existing condition
- Claims arising from circumstances known to the insured person at the time of applying for insurance or at any time prior to the commencement of the period of insurance, or claims arising as a result of a fact or facts material to this insurance where such fact or facts have not been disclosed to us prior to the commencement of the period of insurance.
- Any claims directly or indirectly caused or contributed to by an insured person's self-exposure to needless peril except in an endeavour to save human life, provoked assault or fighting (except in bona fide self defence).

Under Section 1 – Personal accident

Special conditions

- We will not pay a claim under more than one of insured events 1 to 6 in the schedule.
- If loss or disability covered by this insurance causes death (within 52 weeks of an accident) before we have paid any claim for loss or disability, we will only pay the amount shown in the schedule for insured event 1 – Death.
- If the consequences of an accident are more serious than they would otherwise be because of any physical disability or condition an insured person had before the accident happened, the amount we will pay will be the amount we would reasonably consider to have paid if those consequences had not been so serious.

Under Section 2 - Additional accommodation Expenses or Curtailment

We will not pay the first £50 each and every claim

Under Section 3 – Personal effects (including hill-walking equipment)

We will not pay for

- Items left unattended unless in a locked hotel room, apartment, holiday residence or stolen from an unattended motor vehicle if the items concerned have not been locked out of sight.
- Theft of valuables from an unattended motor vehicle or from luggage in transit.
- Claims in excess of £100 in respect of any one article, any pair or set of articles or for valuables in total.
- Climbing equipment while in use
- Electrical or mechanical breakdown, wear and tear, denting or scratching, or any process of dyeing or cleaning.
- Damage to fragile or brittle articles.
- The first £50 each and every claim

Under Section 4 – Personal Liability

We will not cover any claim if you make any admission of liability, make any arrangements, offer promise or payment without our written agreement

PERIOD OF INSURANCE

The insurance offered is normally a 12-month contract, which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

CANCELLATION

You may cancel the insurance at any time by sending us written notice and returning the insurance documents. The charges that will apply are detailed in the General conditions section of the insurance document.

Your right to change your mind:

You may cancel the insurance, without giving reason, by sending us written notice and returning the insurance documents within 14 days of it starting or (if later) within 14 days of you receiving the insurance documents. We will make a charge equal to the period of cover you have had, but this charge will be subject to a minimum amount of £25 + Insurance Premium Tax (IPT).

HOW TO CLAIM

If a claim occurs you must report it as soon as possible to CEGA Claims Service on 01243 621233.

COMPLAINTS

If you have any cause to complain about your insurance, or us, please contact Mead Sport & Leisure Ltd who arranged the insurance for you.

Having contacted Mead Sport & Leisure Ltd, if you are still not satisfied with the way a complaint has been dealt with, you should write to the Chief Executive of Equity Red Star at 52 Leadenhall Street, London EC3A 2BJ. When you do this, quote your insurance document number, as it will help us to deal with your complaint promptly.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you should refer your case to Lloyd's. The address is Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

(These procedures do not affect your right to take legal action if necessary).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. For compulsory classes of insurance the claim will be met in full. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk.

LANGUAGE AND LAW APPLYING TO THE INSURANCE

This insurance is written in English and all communications about it will be in English. Unless we have agreed otherwise with you, English law will apply to this insurance.