

# ACTIVITY & SPORTS EQUIPMENT INSURANCE PROPOSAL FORM

Please complete this form in BLOCK CAPITALS and send it together with your cheque or fax with your credit/debit card details to:  
**Airsports Insurance Bureau Limited, 48 Alexandra Road, Cowes, Isle of Wight, PO31 7JT**  
**Fax/Tele No. 01983 298480. Email: airsports@bhpa.co.uk**  
**The company accepts no liability until the proposal is accepted and the premium paid.**

Title: Mr / Mrs / Ms / Miss Surname:..... Forename(s):.....  
Name of Group or Club (if applicable):  
Address In Full:.....  
.....  
Postcode:..... Telephone:.....  
E-mail address:.....  
Occupation:..... Date of Birth:.....

**PLEASE COMPLETE THE FOLLOWING:**

Has any loss or damage been sustained previously by the Proposer or their family residing with them in respect of property similar to that now proposed for insurance? Yes  No

Are you now or have you previously been insured against 'ALL RISKS'? Yes  No

Have any Insurers ever declined a proposal, refused renewal, terminated an insurance policy or imposed special terms? Yes  No

*If the answer to any of the above questions is 'Yes', please supply details on a separate sheet*

Period of Insurance: 12 months from.....

Where is the equipment kept when not in use?.....

**Property to be insured:** All articles must be insured for their correct replacement value. Receipts or evidence of value **will be required** in the event of a claim. Maximum Sum Insured £10,000. [Specimen policy available on request.]

**SUMMARY OF MAIN FEATURES CONDITIONS & EXCLUSIONS**

- This policy provides all year round worldwide cover against any loss or damage to your Sporting/Activity Equipment and Personal Effects from any accidental cause or misfortune not only whilst stored at your home, but also whilst away from your normal residence and including WHILST IN USE- [please note-other exclusions may apply. Specimen policy is available on request].
- Cover is ONLY available for property owned by the Insured.
- All reasonable care should be taken for the safety of the equipment.
- Cover only available for UK Residents.
- A single article limit of £100 applies in respect of cameras/radios/watches/optical instruments/articles of gold or silver or other valuables.
- For cover in Categories I, II and III, the first £50 of every claim is excluded.
- For cover in Category IV [Airports Equipment], the first £35 of every claim is excluded except whilst the equipment is in use when the first £50 of any claim is excluded.
- For Categories I, II and III-theft from unattended motor vehicles is limited to 10% of the total sum insured in each Category.
- For Category IV ONLY-theft from unattended motor vehicles is excluded other than at a designated drop zone/loan site/flying centre.
- ❖ **PERSONAL LIABILITY**-For categories I, II and III only. Cover limited to £1 million, any one accident for the Insured Person or member of his/her family permanently residing and accompanying them. Indemnity is provided against legal liability for accidental death or injury to third parties or for damage to their property. Agreed legal costs and expenses are also covered.

**PREMIUM RATES**

- Sporting/Activity Equipment & Personal Effects can be insured against loss or damage at a premium of £5 per £100 (excluding Insurance Premium tax) Sum Insured [e.g. Equipment worth £1,750 would cost £87.50 per year to insure]. In the event of total loss, this rate covers the cost of replacing the item with a similar piece of equipment of the same age and with the same amount of use. If the equipment is less than 12 months old and has been purchased new, it can be replaced 'New for Old' if requested on the **SUMMARY OF EQUIPMENT TO BE INSURED** list - overleaf.
- **MINIMUM PREMIUM £85 [+5% Insurance Premium Tax].**

Brief details of the cover available are shown in this form. A copy of the full standard Policy or Certificate may be seen upon application to your Broker. If you would like a copy of this proposal form sent to you, please advise your broker.

