

Hiscox Members of the British Hang Gliding and Paragliding Association – Public & Products Liability

Key Covers Summary

What is a summary of cover?

This document provides key information about the Hiscox Liability Insurance Policy for Members of the British Hang Gliding and Paragliding Association. If you need more information, consult the policy wording (by contacting the British Hang Gliding and Paragliding Association) or contact your insurance broker Jelf Manson Insurance Brokers.

Policy name: Members of the British Hang Gliding and Paragliding Association

Type of insurance: Public & Products Liability

Underwritten by: Hiscox Underwriting Limited

Policy Number: HUPI6 1616536

Limit of Indemnity: £2,000,000

Cover in a nutshell: significant features and benefits

The Hiscox Public & Products Liability Policy is specifically designed for Members of the British Hang Gliding & Paragliding Association which means that you get tailored cover to suit your needs.

Key benefits include:

- Cover is for claims against you for bodily injury or property damage and personal injury and denial of access in relation to hang gliding and paragliding activities only
- Cover extends to include compensation you have to pay to the Crown
- Cover extends to include defence costs
- Cover extends to include overseas personal liability
- Cover includes claims against principals
- Cover extends to provide an indemnity to landowners of up to £5,000,000 for activities within England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man and £2,000,000 anywhere else
- Cover extends to include criminal proceedings
- Cover includes court attendance compensation
- Cover extends to include microlight towing

The small print: significant or unusual exclusions/limitations

The cover is on a claims occurred basis, requiring the claim to occur during the period of insurance shown in the British Hang Gliding and Paragliding Association's schedule of insurance.

- You will be responsible for the first £250 of every claim made for property damage made under the policy.
- Any use of a glider which is illegal or in breach of BHPA rules, regulations and operating procedures is excluded
- Injury as a result of tandem flying is limited to £50,000 each claim
- Activities outside England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man are restricted to a maximum of 120 days any one period of insurance. Activities in the USA/Canada are excluded
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- You have an obligation to take reasonable steps to prevent accident or injury or damage to property.

The above is a summary of the cover provided, for full details of the policy please contact the British Hang Gliding and Paragliding Association.

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Your side of the bargain

Remember, the premium and insurance cover will be based specifically on the details you provide to the British Hang Gliding and Paragliding Association. So the information you give the British Hang Gliding and Paragliding Association will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information the British Hang Gliding and Paragliding Association holds on you is complete and accurate, and inform them immediately of any changes in circumstances that may affect the services provided by us or the cover provided by the policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- Please be aware of all terms and conditions of the British Hang Gliding and Paragliding Association's policy as failure to comply with them could invalidate it.
- In the event of a claim, you should take note of the required procedures, such as prompt notice to the British Hang Gliding and Paragliding Association of the claims, as stated in the policy documentation.
- As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in the British Hang Gliding and Paragliding Association's schedule of insurance. You must tell the British Hang Gliding and Paragliding Association of any changes to your business as described in the insurance policy and we will then have the option of amending the terms of the policy or issuing the British Hang Gliding and Paragliding Association with notice of our intention to cancel it.

Cancellation rights

The British Hang Gliding and Paragliding Association may cancel the insurance by giving us 30 days' notice in writing of their intention to do so and paying the appropriate administration fee.

We may cancel the insurance by giving the British Hang Gliding and Paragliding Association 30 days' notice in writing of our intention to do so.

In both cases, we will return to the British Hang Gliding and Paragliding Association the amount of premium which relates to the unexpired period, minus a reasonable administration charge, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not the British Hang Gliding and Paragliding Association) are cancelling the policy.

Claims service

If you suffer a loss and need to make a claim you should contact the British Hang Gliding and Paragliding Association on 0116 289 4316. If this is not possible, then you can call us directly using our 24-hour emergency claims number on 0870 241 6257. You will need to provide your Hiscox policy number and full details of the claim, including the date, amount and circumstances of loss.

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Any questions? Any complaints?

If you have a question or complaint, please speak to your insurance broker Jelf Manson Insurance on 0161 228 0444 in the first instance. If you remain dissatisfied with the response, you can contact our Customer Relations team at:

Hiscox Customer Relations, Hiscox House, Sheepen Place, Middleborough, Colchester, Essex CO3 3XL

Or by telephone on +44 (0) 845 213 83777

Or by email at customer.relations@hiscox.com

Our Customer Relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.uk.