

**Lloyd's Travel Insurance  
Product Information Document**

This insurance is arranged by Sportsguard (us) which is a trading name of The Admin Bureau, on behalf of the Underwriters specified in the schedule to the insurance policy. The Admin Bureau is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 305450

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document

**What is this type of insurance?**

This is a group travel insurance policy to cover club members (including whilst playing practising or training) against unexpected events that occur during a club trip or tour while travelling outside the United Kingdom, e.g. cancelling or cutting short a trip or needing medical treatment.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<ul style="list-style-type: none"> <li>✓ Certain Medical and Additional Expenses</li> <li>✓ Certain Cancellation and Curtailment Expenses.</li> <li>✓ Certain Journey Continuation and Delay Expenses.</li> <li>✓ Personal Liability to pay claims for accidental bodily injury to the public</li> <li>✓ Certain Legal Expenses towards pursuit of a claim against a third party who has caused an insured person bodily injury.</li> <li>✓ Personal Accident payable in event of death or permanent total disablement of an insured person due to an accident.</li> <li>✓ Hospital Benefit for each complete day spent as a hospital in-patient outside the United Kingdom.</li> <li>✓ Permanent loss of or damage to baggage and belongings.</li> <li>✓ Baggage delay if baggage is temporarily lost or delayed in transit.</li> <li>✓ Car Hire Excess Waiver</li> <li>✓ Loss of ski pass or reimbursement of unused fees due to injury, illness or cancellation of the trip.</li> <li>✓ Compensation or travel expenses due to lack of snow at the destination resort.</li> <li>✓ Travel and accommodation if delayed at the destination resort due to an avalanche.</li> </ul>	<ul style="list-style-type: none"> <li>✗ The first £50 of each claim for each insured person in respect of:               <ul style="list-style-type: none"> <li>○ Medical and Additional Expenses.</li> <li>○ Cancellation and Curtailment.</li> <li>○ Journey Continuation and Delay.</li> <li>○ Personal Baggage Clothing or Effects.</li> </ul> </li> <li>✗ Certain Other Medical and Additional Expenses.</li> <li>✗ Certain Cancellation and Curtailment Expenses.</li> <li>✗ An insured person travelling contrary to medical advice or travelling after a terminal prognosis.</li> <li>✗ Participation in Mountaineering or Rock-Climbing (involving ropes), participation in Motorsports and participation in Aeronautics or Aviation unless as a fare paying passenger.</li> <li>✗ Claims arising out of pregnancy and childbirth if the expected delivery date is during the trip or within 8 weeks of the end of the trip.</li> <li>✗ Claims caused by alcohol abuse, drugs or solvents (other than drugs prescribed by a Medical Practitioner).</li> <li>✗ Cancellation due to deciding not to travel.</li> <li>✗ Claims in respect of circumstances known at the time of booking a trip, which could reasonably have been expected to give rise to a claim.</li> <li>✗ Loss of personal effects (including baggage) travellers' cheques or money when unattended.</li> <li>✗ Claims in connection with a business trip or occupation unless agreed by Underwriters.</li> <li>✗ Claims resulting from Coronavirus disease (COVID-19), Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 or any fear or threat of these diseases.</li> </ul>



### Are there any restrictions on cover?

- ! No cover for Insured Persons aged 75 years or older at the commencement of the trip, unless agreed by Underwriters.



### Where does the policy cover?

- ✓ Europe or World-wide (as shown in the schedule), excluding travel to Afghanistan, Central African Republic, Chad, Democratic Republic of Congo, Iraq, Ivory Coast, Libya, Mali, Niger, Nigeria, Pakistan (other than Punjab and Sind Provinces), Palestinian Territories, Somalia, South Sudan, Sri Lanka, Sudan, Syria, Ukraine and Yemen (unless agreed by the Underwriters and the appropriate additional premium paid).



### What are my obligations?

- Reasonable care must be taken to supply accurate and complete answers to any questions asked when taking out or making changes to this policy.
- To notify us as soon as possible if any of the information in the policy documents is incorrect or if any changes need to be made to the policy.
- To pay premium to The Admin Bureau Ltd prior to the commencement day of any trip.
- To notify us of any situation that may give rise to a claim as soon as practicable after the incident.

**Failure to meet obligations could result in a claim being rejected or a reduction in the amount we pay.**



### When and how do I pay?

- Payment of premium for this insurance is made by your sports club via the website [www.sportsguard.co.uk/travel](http://www.sportsguard.co.uk/travel) and at the point of accepting the quotation. Quotations cannot be saved, or payment taken over the phone. For any queries using the online service please contact Sportsguard on 01604 644277 to request a walkthrough.



### When does the cover start and end?

- Cover commences from the date of issue shown on the schedule and expires when a trip is complete. For all other sections of cover, including curtailment: Cover commences from the time of leaving home (or place of work if later) during the whole trip away until return to home (or place of work if earlier).



### How do I cancel the contract?

If the Period of Insurance is less than 3 months and/or cover has been purchased to insure a specific event/activity:  
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This insurance can be cancelled by your sports club from inception and a full refund of premium and tax (where applicable) received if the certificate and schedule is returned to The Admin Bureau Ltd at the address shown in the schedule within 14 days of receipt or prior to the trip commencing or the activity taking place, whichever the earlier. There will be no refund after this time or if a claim is made. However, if there are legitimate reasons to cancel mid-term, then the Underwriters may refund some premium at Underwriters' discretion. There will be no refund if a claim is made.