

# Climbing Wall/Bouldering Centre Personal Accident Insurance

## Insurance Product Information

Company: Hiscox Insurance Company

Product: Personal Accident Insurance for Members of Climbing/Bouldering Centres

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover you have in place. Please take some time to read the policy documents when you receive them. It is important you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

This insurance is designed to provide protection in the event of accidents occurring exclusively whilst insured members are undertaking sport activities in the registered indoor climbing wall/bouldering centre during the period of insurance. This insurance also provides cover in the event of fractures that require hospitalisation for more than 24 hours and/or surgical treatment. There is additional cover for Accidental Permanent Total Disability or Accidental Death.



### What is insured?

You will receive the agreed compensation, subject to the limits of the cover, if:

- ✓ You are a registered member of the climbing wall/bouldering centre.
- ✓ You are officially a resident of the United Kingdom of Great Britain and Northern Ireland for a minimum of 180 days a year.
- ✓ If your injury requires hospitalisation for more than 24 hours and/or surgical intervention.
- ✓ If, as a result of your incident, you suffer accidental permanent total disability or accidental death.

### What is not insured?

No payments will be made if:



- X Chronic or overuse Injuries.
- X Intentional self-injury or own criminal acts.
- X Suicide or attempted suicide
- X Deliberate exposure to exceptional danger (except to save human life)
- X Claims resulting from natural causes or illness



### Are there any restrictions on cover?

- ! Physical Conditions known by you at the start of the policy are not directly covered – unless the condition had been stable without medical treatment for 24 months prior to the start of the policy.
- ! Claims will not be paid without adequate medical evidence, or no image tests for fracture claims.
- ! Injuries sustained under the influence of alcohol, drugs or solvents are not insured, except when prescribed for non-addictive medical use.
- ! You are not covered for injuries occurring while you are in a state of insanity or affected by psychiatric, mental, or nervous disorders.
- ! Where you pause or otherwise make inactive your membership, your cover will pause/restart in line with your membership.
- ! Injuries related to pregnancy or childbirth are not covered.



## Where am I covered?

- ✓ At Climbing Wall /Bouldering Centres in which you are an active member.



## What are my obligations?

- If you need to make a claim, you must give us all the information we need.
- You should also tell us about any changes in your circumstances that may require us to change your benefit amount.
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim.
- You should ensure your membership is current and active before making a claim, otherwise it may not be paid.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask when validating a claim.



## When and how do I pay?

- The premium is paid as part of your membership payment.



## When does the cover start and end?

- The start and end dates of your cover are the dates that your membership to the Climbing Wall/Bouldering Centre begins and ends. Where your membership is frozen or made otherwise temporarily inactive, your cover pauses/restarts from those dates.



## How do I cancel the contract?

- You may opt out of this policy when selecting your membership with the Climbing Wall/Bouldering Centre. As a beneficiary of the policy, you cannot cancel the wider policy, only decline to be included as a beneficiary.