

## Introduction

This is a summary of the E&L<sup>®</sup> Angling Insurance policy. This summary shows all the sections of cover (including optional extensions) available for this type of insurance. Some sections/extensions of cover offered may not apply to Your particular insurance policy. Please check Your policy schedule to see which sections/extensions of cover are applicable to Your insurance cover. The main benefits claimable under each section is dependant on Your plan type. Details of Your plan type together with the full terms and conditions of the contract can be found in the policy schedule / advance notice and policy wording. This summary is designed briefly to highlight the main policy benefits and significant/unusual exclusions, but does not include all policy terms. **You must always read Your policy schedule and wording.**

Please note **you** are obliged to inform **us** of any material fact that affects the risks **we** insure. If **you** are in any doubt whether a fact is material, **you** should disclose it.

## Significant Features and Benefits

### Section 1 - Theft and Accidental Loss/Damage of Equipment

Cover to the amount shown in the schedule or market value (whichever is less) for any theft or accidental loss of, or accidental damage to angling equipment as detailed in the schedule. Cover extends to the insured's unspecified tackle box contents, i.e. hooks, floats, lures, flies etc up to £300 or market value (whichever is less). Cover is in force whilst the equipment is at your permanent home address, the fishing venue or in direct transit to and from the venue.

## Significant or Unusual Exclusions and Limitations

### Exclusions applying to section 1

- Any theft, attempted theft, loss of or damage to Your Angling Equipment whilst in locked garages or outhouses which are not part of Your Home, or from sheds, or any other similar structures within the boundaries of Your property.
- Loss or damage where Your Home is left Unattended or Unoccupied for a period in excess of 21 days.
- Any theft, attempted theft, loss of or damage to Your Angling Equipment whilst at an Angling Venue that is not reported to the venue immediately and a written report obtained.
- Angling Equipment in transit that has not been carefully packed and packaged so as to prevent damage.
- Loss or damage of any kind between midnight and 7am unless the Unattended vehicle is in a locked garage.
- Theft, attempted theft, loss of or damage to Your Angling Equipment whilst in a taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.
- A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.
- A motor vehicle UNLESS the Angling Equipment is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.
- A convertible "soft-top" vehicle UNLESS the Angling Equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.
- A luggage container fitted to the exterior of the vehicle.
- A vehicle which is not taxed, insured or having a current MOT (if required).
- Any item of Angling Equipment not specified in the Angling Insured Items List of Your policy documentation.
- Any theft, attempted theft, loss of or damage to Your Angling Equipment that does not have visible evidence of forcible and violent entry.
- Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.
- Angling Equipment damaged during use.
- Damage where the item claimed for is not made available to the Company for inspection. Items claimed for can only be disposed of with the prior agreement of the Company.
- Damage covered under any manufacturer's guarantee.
- Loss or damage due to wear and tear, cleaning, repairing or restoring any article, inherent defect or faulty maintenance, mechanical breakdown, electrical currents, the action of light or atmospheric conditions, battery acid, vermin, moths or any other graduating cause.
- Loss because You or the person responsible for the Angling Equipment chose to give up ownership or possession, even if there was a fraudulent scheme, trick or false pretence.
- Equipment leased, hired or rented to others by You.

### Section 2 - Public Liability

We insure You up to the amount specified in the schedule in respect of: Amounts You become legally liable to pay and/or costs and expenses of defending litigation incurred with our written consent for claims made against You for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through You participating in angling whilst at a recognised venue.

### Exclusions applying to section 2

- Death or bodily injury, loss or damage to property sustained in connection with Your carrying on of any trade, business or profession or use of the insured equipment for hire or reward.
- Death or bodily injury to You, any person using the insured equipment with Your permission or consent, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual relationship.
- Loss or damage to any property owned, held in trust, in the charge of or under the control of You, any person using the insured equipment with Your permission or consent, any member of Your immediate family, Your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with You, guest, employer or any person with whom You have a contractual relationship.
- Any event which results from Your deliberate act or omission and which could reasonably have been expected by You having regards to the nature and circumstances of such act or omission.
- Liability created by an agreement which would not have existed in the absence of that agreement.
- Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by You or anyone acting on Your behalf.

### Section 3 - Personal Accident

We will cover You whilst participating in angling at a recognised venue, if You have an accidental bodily injury.

The injury must be the only cause of:

- Death.
- Total permanent loss of sight.
- Loss of one or more limbs.
- Total permanent deafness in both ears.
- Total permanent disablement preventing You from following any and every occupation.

Benefits are reduced by 25% for people aged 16 years or under.

### Exclusions applying to section 3

- Bodily injury that happens whilst under the influence of alcohol or drugs.
- Any act of deliberate self-inflicted injury or suicide.
- Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless We have been told about it and have accepted it in writing.
- Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by You or anyone acting on Your behalf.
- Loss if You do not obtain the care of a suitably qualified medical practitioner as soon as possible.

### Section 4 - Temporary Disablement

Cover up to the amount specified in the schedule following an accident, occurring whilst You are participating in angling at a recognised venue, that results in temporary disablement entirely preventing You from attending to Your normal business or occupation. Benefits are reduced by 50% for students or the unemployed.

### Exclusions applying to section 4

- The first 14 days of disablement.

### Section 5 - Reimbursement of Club Membership and Syndicate Fees

Cover up to the amount specified in the schedule for the reimbursement of club membership and syndicate fees if You are unable to participate in angling due to accident or sickness.

### Exclusions applying to section 5

- Fees that have yet to be paid.
- The first 30 days of disablement.
- Accident or injury not supported by a certificate from a medical practitioner that confirms disablement and certification from Your angling club that You have not participated in angling for the period claimed and that the club has not refunded any fees to You.
- The proportion of joint membership fees relating to someone other than You.
- Disablement lasting more than 365 days.
- Any person over the age of 75.
- Accident or illness arising as a result of a pre-existing medical condition.

### Section 6 - Reimbursement of Match Entry Fees

Cover up to the amount specified in the schedule in respect of paid competition fees if You are physically unable to participate in competition due to an unexpected accident or illness.

### Exclusions applying to section 6

- Any accident or illness occurring or first showing signs within 14 days of the start of the competition.

### Optional Extension A - Worldwide Cover

This insurance is operable up to 60 days in a year (monthly policies) / 30 days (annual policies) whilst You are using the insured items Worldwide.

### Exclusions applying to optional extension A

### Optional Extension B - Match and Game Fishing

We will cover You up to the amount shown in the schedule or market value (whichever is less) for all sections as detailed in this policy and Your schedule whilst You are participating in Match or Game fishing.

### Exclusions applying to optional extension B

### Optional Extension C - Night Fishing

We will cover You up to the amount shown in the schedule or market value (whichever is less) for Sections 1 whilst You are participating in Night fishing. The insured equipment must be attended at all times by an adult who is responsible for its safekeeping.

### Exclusions applying to optional extension C

### General Exclusions & Limitations that apply to 2 or more policy sections

- Any loss, damage, death, bodily injury or liability as a result of You taking part in dangerous sporting activities, unless We have been given prior notification and accepted the same in writing.
- Loss or damage that is more specifically insured elsewhere.
- Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.
- Loss by delay, confiscation or detention by customs or other officials or authorities.
- Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs; military power or coup.
- Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.
- Any legal liability or consequence associated with or caused by aircraft or other aerial devices.
- An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).
- Any consequential loss.
- Loss resulting from the insured undertaking hazardous pursuits unless We are given prior advice and the appropriate premium paid and any additional terms and conditions included as deemed necessary by Us.
- Death or injury as a result of You taking part in any naval, military or air force service or operations.
- There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: You or someone acting on Your behalf; someone caring for or in control of the insured property; or one of Your relations, agents, employees, licensees, paying guests or someone living with You.
- Use of insured property for anything other than for social, domestic or pleasure purposes.
- Any consequential loss.
- Loss arising from wear and tear, gradual deterioration, moths, vermin or from any process of cleaning, repairing, alterations, dyeing or restoring any article.
- Loss arising solely from electrical or mechanical breakdown or derangement.
- We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.

## How long the insurance lasts (the term)

Policy term is as agreed and stipulated in the policy schedule and is one of the following:

Yearly policy - Runs for 365 days from the commencement date shown on the policy schedule. This type of policy automatically renews annually. Lunar Monthly - Runs for and premiums are collected on, equal periods of 28 days. This type of policy automatically renews every 28 days. Calendar Monthly - Runs for and premiums are collected on a calendar month basis. This type of policy automatically renews every calendar month. Automatic renewal is subject to receipt of premium.

## Policy alteration & cancellation rights

### Policy Alteration & Duplicate Documents

If you wish to make a change to your policy after the first 14 days of policy inception, a £10 administration fee applies to any amendments made. Any increase or improvement in cover will be subject to a 14 day deferment period.

Should you request additional copies of your policy documentation to be issued by post, there will be a £10 "replacement documents" charge in respect of this.

### Cancellation Rights

You can cancel at any time.

If you cancel within the first 14 days of policy inception, and no claim has been made, you will receive a full refund of any premium paid. If you have a monthly policy, cover will be cancelled with effect from the date your next policy premium is due.

If you have an annual policy and have not made a claim, a return of premium will be issued in accordance with our cancellation rates, as follows:

Time on risk	Percentage of premium returned	Time on risk	Percentage of premium returned
One month	80% less £10	Six months	30% less £10
Two months	70% less £10	Seven months	25% less £10
Three months	60% less £10	Eight months	20% less £10
Four months	50% less £10	Over nine months	Nil
Five months	40% less £10		

If you have made a claim, you will not be entitled to any refund.

We may cancel this insurance at any time, in which case, we will return the premiums paid, in accordance with the above table. Our liability then ceases immediately but without affecting your or our rights under the policy up to the cancellation date. Notice will be treated as sufficiently given if posted to your last known address. Following the cancellation charge, no refund will be made of any amount equal to or less than £25.

Should you wish to alter your policy or cancel it please contact our office. This can be done in writing at the address noted below, by phone on 03300 243 360, fax 03300 242 971 or by emailing [policyadmin@eandl.co.uk](mailto:policyadmin@eandl.co.uk). For alterations and cancellation at renewal please write to the address noted below, telephone 03300 243 360, fax 03300 242 971 or email [renewals@eandl.co.uk](mailto:renewals@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery.

If you wish to appeal against any decision regarding the administration of your policy (new business, mid-term or renewal), please write to the Customer Contact Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## How to make a claim on your policy

On discovering any accident, illness, loss, destruction or damage giving rise to a claim under the policy, you must give full details as soon as possible to our head office. This can be done in writing at the address noted below, by phone on 03300 243 438, fax 03300 242 971 or by emailing [claims@eandl.co.uk](mailto:claims@eandl.co.uk). If you have not received an acknowledgement from us within 14 days of sending details, you must post the details by recorded delivery. You must co-operate fully and truthfully to give us any information we may need.

If you wish to appeal against a decision made regarding your claim (including the assessment or the outcome), please write to the Claims Manager. If you wish to submit a formal complaint, please refer to our Complaints Handling Procedure.

## Complaint Handling Procedure (your legal rights remain unaffected)

If you are unhappy with any aspect of our service and wish to make a formal complaint, please put your complaint in writing and address your complaint to the General Manager. We will issue a response within 8 weeks from the date we receive your complaint.

All correspondence should be addressed to The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

If you do not receive satisfaction through our internal complaints handling procedure, you may refer your complaint to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR (tel: 0800 023 4 567 or 0300 123 9 123, email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk), website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)) within 6 months of the date of the General Manager's response.

## Details about our Regulators

Entertainment & Leisure Insurance Services Ltd. is an appointed representative of The Equine and Livestock Insurance Company Limited, Thorpe Underwood Hall, Ouseburn, York, YO26 9SS which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Equine and Livestock Insurance Company Limited's Financial Services Register Number is 202748.

You can check this on the *Financial Services Register* by visiting the FCA's website <http://www.fsa.gov.uk/register/home.do> or by contacting the FCA on 0800 111 6768.

## Financial Services Compensation Scheme (FSCS)

Under the Financial Services and Markets Act 2000, should this firm be unable to meet all its liabilities to the policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at [www.fscs.org.uk](http://www.fscs.org.uk).

## The Equine and Livestock Insurance Company Limited Postal address

The Equine and Livestock Insurance Company Limited, Registered in the UK. Reg. Office: Thorpe Underwood Hall, Ouseburn, York YO26 9SS.

This scheme is underwritten by The Equine and Livestock Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority no. 202748.