



**SKY COVER  
INDIVIDUAL INJURY  
ANNUAL MULTI JUMP COVER**

This is a summary of cover and does not contain all the terms and conditions of your Policy which can be found in the policy document a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Royal & Sun Alliance Insurance Group plc. All documentation and claims are administered by Towergate Underwriting Personal Accident and Travel on behalf of the Insurer.

**Master Policy Number: Y13H8144**

Type of Insurance	Personal Accident / Medical & Emergency Travel Expenses and Personal Liability Insurance in respect of annual multi jump sky cover
Period of Cover	The Policy will remain in force for 12 months from the date of commencement and is annually renewable
Operative Time of Cover	While the Insured Person is i) for the purpose of Parachuting at a Venue mounting into or travelling in any Aircraft including bodily injury following an Accident sustained in direct connection with such Aircraft or ii) Parachuting from an Aircraft or iii) skydiving in a vertical wind tunnel anywhere in the world

**SECTION 1 - PERSONAL ACCIDENT INSURANCE**

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Policy Section that contains Further details
Accidental Bodily Injury which causes: Death - <b>£100,000</b> Permanent Total Disablement - <b>£100,000</b> (Any and Every) Loss of one or more Limbs - <b>£100,000</b> Loss of sight in one or both eye - <b>£100,000</b> Temporary Total Disablement – <b>up to £200</b> (104 week payment period / 28 day deferment period)	This Policy does not cover: <ul style="list-style-type: none"> <li>• Anybody under the age of 18 or over the age of 75</li> <li>• Suicide or deliberate self harm</li> <li>• Being on active duty as a member of the armed forces</li> <li>• Post traumatic stress disorder psychological or psychiatric condition</li> <li>• Repetitive stress (strain) injury or syndrome</li> <li>• Whilst under the influence drugs unless taken on proper medical advice or instruction and not for the treatment of drug addiction</li> <li>• If alcohol is in your bloodstream</li> <li>• Travelling to countries who are at War</li> <li>• Engaging in a criminal act riot or civil commotion</li> <li>• Benefit 5 is not payable if the Insured Person is not in full time gainful employment</li> </ul>	Cover – Page 6 Exclusions – Page 6 & 7

**SECTION 2 – MEDICAL AND EMERGENCY TRAVEL INSURANCE**

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Policy Section that contains Further details
Medical and Emergency Travel Expenses – <b>up to £10,000,000</b> Special Extension applying to this Section Funeral Expenses – <b>up to £5,000</b> Search and Rescue Costs – <b>up to £5,000</b>	This Policy does not cover: <ul style="list-style-type: none"> <li>• Medical expenses incurred in the UK or the country where the Insured Person is normally resident</li> <li>• Routine medical expenses resulting from pregnancy or childbirth</li> <li>• Medical expenses resulting from pregnancy or childbirth incurred within 4 weeks of the expected date of childbirth</li> <li>• Committing or attempting to commit suicide</li> <li>• Taking of drugs unless taken on the proper medical advice or instruction and not for the treatment of drug addition</li> <li>• If alcohol is in your bloodstream</li> <li>• Travelling against medical advice or for the purpose of obtaining treatment</li> <li>• War or Terrorism</li> <li>• The first £100 of each and every claim</li> <li>• Dental expenses for treatment which could have been deferred until returning back to the UK or the country where you normally resident</li> </ul>	Cover – Page 8 Exclusions – Page 8

## SECTION 3 – PERSONAL LIABILITY INSURANCE

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations	Policy Section that contains Further details
Legal liability for damages arising from accidental injury to any person or loss of or damage to material – <b>up to £2,000,000</b>	This Policy does not cover indemnity arising out of: <ul style="list-style-type: none"><li>• The Insured Person's profession trade or business</li><li>• The ownership possession or use of any caravan mechanically propelled vehicle aircraft or other aerial device hovercraft or water-borne craft (other than hand-propelled or sailing craft in inland or territorial waters)</li><li>• Loss of or damage to any property which is owned by or held in trust by or in the custody or control of the Insured Person.</li></ul>	Cover – Page 10 Exclusions – Page 10

### Your right to cancel this Policy

If you are not satisfied with this Policy we will cancel it and refund any premiums you have paid. We will do this providing you ask to cancel the Policy within 14 days from the commencement of cover. If this happens the Policy will have provided no cover.

### How to Claim

Should you wish to make a claim under this Policy you should contact Towergate Insurance, Fareham: Funtley Court, Funtley Hill, Fareham, PO16 7UY Telephone Number: 01329 826 260 within 30 days or as soon as possible after the date of occurrence.

Towergate Insurance, Fareham will provide you with the relevant form for completion required by the Insurer to consider the claim.

### Law and Jurisdiction

Refer to the full Policy wording for details.

### Complaints Procedure

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact Towergate Underwriting Personal Accident & Travel by telephoning 0844 346 0413 between 09.00 and 17.00 Monday to Friday (excluding bank holidays) or by fax to 0844 346 0412 or by e-mail to [tupat@towergate.co.uk](mailto:tupat@towergate.co.uk) indicating "Complaint" in the subject field or alternatively in writing to the Managing Director, Towergate Underwriting Personal Accident & Travel, 8 Grove Park Court, Harrogate, North Yorkshire, HG1 4DP. If you are still unhappy after our review or you have not received a written offer of resolution within 8 week of the date we received your complaint you may be eligible to refer your case to the Financial Ombudsman Service.

The **Insurer** is covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations you may be entitled to compensation from the Scheme depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

### The Insurer:-

Royal & Sun Alliance Insurance plc (No 93792) Registered at St Mark's Court Chart Way Horsham West Sussex RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Administered on their behalf by:

Towergate Underwriting Personal Accident & Travel and Towergate Underwriting PA & Travel are trading names of Towergate Underwriting Group Limited. Registered in England No. 4043759 Registered Address: Towergate House Eclipse Park Sittingbourne Road Maidstone Kent ME14 3EN

Royal & Sun Alliance Insurance plc and Towergate Underwriting Group Limited are Authorised and Regulated by the Financial Conduct Authority