

# SPORTS ACCIDENT INSURANCE

## TLI CYCLING (MEMBERS)



### Proposal Form

**PLEASE COMPLETE THIS SECTION FOR ALL APPLICATIONS AND RETURN TO LOTHBURY UK LTD - YOUR SPORTSCOVER ACCREDITED BROKER**

1. Name of Applicant.....
2. Is the Applicant a registered member of TLI Cycling Yes ( ) No ( )  
Membership Number.....
3. Age and date of Birth Age..... Date of Birth...../...../.....
4. Phone (Pri).....(Bus).....(Mob).....
5. Home Address.....  
.....Postcode.....
6. Internet/Email.....
7. Has any insurer ever declined, refused to renew or has imposed special terms and conditions to any insurance policy /renewal or application for insurance held or made by the club or association  
Yes ( ) No ( )  
*If yes please supply details* .....
8. Period of Insurance required from...../...../..... to...../...../.....
- 9 a) Have you made any claims under a Personal Accident Policy in the last 5 years? Yes ( ) No ( )

**If you have answered yes to the above please complete the following for each of the last 5 years**

Number of Claims	Year	Brief Description	Amount Settled £	Amount Outstanding £

- b) Do you have any medical condition or current injuries that may affect this insurance or our decision to accept your application?

*If yes please supply details*.....  
.....

**THIS DECLARATION MUST BE COMPLETED IN ALL CASES DECLARATION**

I confirm that the above statements and facts are true and that no material facts have been suppressed or mis-stated. I understand that completion of this form does not bind coverage.

The Applicant's acceptance of the company's quotation and the company's acceptance of the applicant's proposal is required before cover may be bound and the policy issued.

I further declare that I:

- have either completed all the questions on this form personally or they have been completed by somebody else on my behalf and the answers have been checked for fullness and accuracy by me.
- have read and understood the information concerning the disclosure of material fact and understand that this is a contract of utmost good faith.
- agree to Sportscover obtaining from my previous insurer(s) any information it may need about prior claims or insurance history.
- agree to Sportscover making enquires from any third party to verify claims history and other information disclosed herein or statements made by me or my representatives in making this application.
- agree to Sportscover disclosing to any insurance intermediary appointed by me or to any former or future insurer of mine the claims history or any other information as may be determined.

**IMPORTANT – Proposal Information**

1. **Disclosure of Material Fact** – Any material facts known to you must be disclosed. A material fact is one which could influence an underwriter in the assessment and acceptance of this proposal. Should you have any doubt as to whether a fact is material, it should be disclosed for your own protection as failure to disclose such fact may invalidate the policy. You are recommended to keep your own records (including copies of letters) of all information supplied to us in arranging this insurance. A copy of your completed proposal form is available on request.
2. **Utmost Good Faith** – The insurance is a contract based on the utmost good faith requiring Underwriters and the proposer/insured(s) to act towards each other with the utmost good faith in respect of any matter relating to this insurance.

Signature .....

Date ...../...../.....

**Please complete and return this form to:**

**Lothbury UK Ltd**, Fleur-De-Lys Court,  
112 Houndsditch  
London  
EC3A 7BD  
United Kingdom

Tel: +44 (0)20 7398 4080  
Fax: +44 (0)20 7398 4090  
Email: info@sportscover.com  
Web: sportscover.com

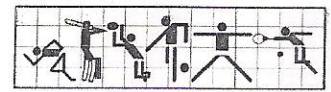


**SPORTSCOVER**  
THE SPORTS INSURANCE SPECIALISTS

**Sportscover Europe Ltd**  
3 Minster Court  
Mincing Lane  
London  
EC3R 7DD  
United Kingdom

# Personalaccident

## keyfacts



**SPORTSCOVER**  
THE SPORTS INSURANCE SPECIALISTS

Our Head Office and registered address is:

**Sportscover Europe Ltd**

London Underwriting Centre, 3 Minster Court, Mincing Lane, London, EC3R 7DD

**Registered in England and Wales No. 3726678**

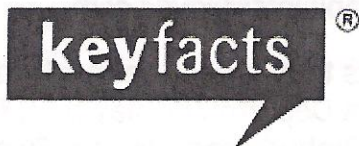
Authorised and regulated by the Financial Services Authority

Registration Number 308372

This summary of cover has been prepared to help you to:

- Decide whether this product will meet your needs.
- Compare this product with other products you may be considering.

It sets out a summary of the policy, including significant features and benefits as well as significant and unusual exclusions or limitations.



Please note that this is only a summary and does not contain the full terms and conditions of the insurance contract which can be found in the policy wording and your certificate.

### The issuer

This product is underwritten by Sportscover Europe Ltd under an authority from Sportscover Syndicate 3334 at Lloyd's who are managed by:

Sportscover Underwriting Ltd  
(FSA reference number 488395)  
London Underwriting Centre  
3 Minster Court  
Mincing Lane  
London EC3R 7DD

The law applicable to this contract will be the law and jurisdiction of the courts of the United Kingdom.

### Type of insurance and cover

This is a Personal Accident policy providing benefits shown below for injury sustained whilst participating in an organised TLI cycling race.

### Significant features and benefits

Depending on the cover you request the policy provides for:

- A capital sum for death.
- A capital sum for permanent total disablement.
- Payment in respect of temporary total disablement.
- Medical expenses.
- Certain non-medical expenses incurred in relation to an insured injury.

The actual cover provided is shown in your quotation or certificate.

### What is covered

- Death and Capital benefits up to - £5,000
- Medical benefits up to - £500 - £50 excess
- Loss of Income – up to £100 per week
  - 14 Day excess period
  - up to 52 week benefit period

Price £10 + 5% IPT = £10.50 per member

Standard Sportscover Personal Accident Policy to apply, specimen copy available from Lothbury UK Ltd upon application.

## **What is not covered**

See Exclusions section of the policy wording for further detail.

- Participation in sports other than those nominated in the quotation or certificate.
- Suicide or any other self injury.
- War and terrorism.
- Any pre-existing defect, infirmity or sickness.
- Aerial activities.
- Psychiatric or psychological disorder.
- Contamination by radioactivity.
- Sickness.

## **Period of insurance**

The period of insurance coverage will be for 12 months unless shown differently on the quotation or certificate. You will be given at least 21 days notice of the annual expiration date of the policy of the renewal terms.

## **Cancellation rights**

You will have a period of 14 days from the date you receive your insurance documentation to cancel this certificate and receive a refund. This refund will be subject to a charge for the period of cover you have received, plus reasonable administration charges.

## **How to make a claim**

If you wish to make a claim please contact your broker who arranged this insurance.

The information which is required when making a claim is shown in your policy wording.

## **Dispute resolution**

If you have a complaint please contact us. Our contact details are given at the foot of this summary.

We will attempt to resolve your complaint in a timely manner and refer the matter to our internal dispute resolution process and our internal review panel.

If your complaint is not dealt with to your satisfaction, you can contact Lloyd's Complaints Department at:

One Lime Street  
London EC3M 7HA  
Tel: 020 7327 5693  
Fax: 020 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by the Complaints Department may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

## **Financial Services Compensational Scheme**

Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations.

## **Premium payable**

The total premium payable is as per the quotation provided. Insurance Premium Tax at the rate of 5%, which is imposed by HM Government, is compulsory and payable in addition to the insurance premium shown. Any policy fees are separately shown on the insurance quotation.