

AIG Group Sports Accident Insurance



Insurance Product Information Document

Company: American International Group UK Limited

Product: AIG Group Sports Accident Insurance

Administered by: Sports Cover Europe Limited. Registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN 308372)

Underwritten by: American International Group UK Limited. Registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (FRN 781109).

You can find complete information on the policy in your policy schedule and in your policy document. These will also tell you the level of cover you have and your benefit limits.

What is this type of insurance?

Your personal accident insurance pays a range of benefits for specific injuries caused by an accident while taking part in a sporting event organised by the policyholder. When we say accident, we mean something that's sudden and is unexpected and is a specific event that happens at an identifiable time and place. You must be able to confirm when, where and how the accident happened. It does not cover sickness such as strokes or heart attacks.



What is insured?

If you have an accident while taking part in a sporting event organised by the policyholder, we will cover you up to the amounts shown on the policy schedule for:

- ✓ Death
- ✓ Permanent total disability
- ✓ Loss of hearing
- ✓ Loss of sight
- ✓ Loss of one or more limbs
- ✓ Loss of one or more fingers or toes
- ✓ Fracture of a bone

- ✓ If optional benefits are chosen by the policyholder, we will also cover whichever of the following are detailed on your schedule:
 - If you are temporarily disabled
 - If you need to stay in hospital overnight
 - Additional expenses related to your injury
 - Physiotherapy or chiropractic treatment
 - Dental treatment to natural teeth
 - Facial scarring



What is not insured?

- ✗ Illness, disease, viruses, such as strokes and heart attacks, as these are not caused by an accident.
- ✗ Conditions that develop over time and aren't caused by a single accident, such as gradual loss of hearing or sight.
- ✗ Injuries caused by muscular pain, or for wear and tear to a joint, ligament or tendon.
- ✗ Claims caused by you taking part in war, riots, or terrorism.
- ✗ Injuries caused by flying accidents unless you're a passenger in a commercial flight.
- ✗ If you're under the influence of medicine and don't follow the instructions, or you're taking drugs or medication to treat a drug addiction.
- ✗ Accidents caused by deliberately putting yourself in danger – unless you're trying to save someone's life.
- ✗ Self-inflicted injuries. This includes if you injure yourself while trying to take your own life.
- ✗ Claims that result from you breaking the law or taking part in a criminal activity.
- ✗ If injury results in or from fibromyalgia or myalgic encephalomyelitis, mental illness, post-traumatic stress disorder or other anxiety disorder, any mental disorder or any disease of the nervous system.
- ✗ Injuries caused by you taking part in sport on a professional basis or by you taking part in a sport other than that detailed on the policy schedule.
- ✗ We won't cover you if doing so would mean we're breaking any laws or regulations.



Are there any restrictions on the cover?

- ! Maximum amounts and age limits apply to different injuries. These can be found on the policy schedule and in the policy document.
- ! Only injuries that appear within 2 years of your accident are covered.
- ! Pre-existing medical conditions or disabilities at the time of your accident will be taken into consideration when calculating your claim.
- ! Payment of certain benefits will result in cover ending for that person. Details of these can be found in your policy document.
- ! Benefits payable for juniors or children may differ from adults, as detailed in your policy document.
- ! Cover applies only to registered members of the policyholder when taking part in a sporting event organised by the policyholder.
- ! The most we'll pay in total for each insured person across the life of the policy is detailed on the policy schedule.



Where am I covered?

- ✓ You are covered worldwide provided you are taking part in a sporting event organised by the policyholder.



What are my obligations?

- You should let us know as soon as possible if you are injured in accident so we can start handling your claim.
- You'll need to give us documents and any other evidence we may ask for to deal with your claim, you'll also need to follow the claims process set out in the policy document.



When and how do I pay?

The premium is paid by the policyholder on your behalf.



When does the cover start and end?

Cover starts on the date the policy is taken out and ends on one of the following dates:

- On the date stated on the policy schedule.
- If we pay the maximum amount detailed on the policy schedule for an insured person, their cover will stop.
- We may cancel the policy if the policyholder does not pay the premium, or by giving the policyholder at least 60 days' notice. If the policy ends because of this, the policyholder is responsible for telling anyone else insured under the policy.
- You will only be covered for that part of the policy period when you are a member of the policyholder's club or association.



How do I cancel the contract?

The policyholder can cancel by phoning +44(0)20 7283 8444, emailing enquiries@active-risk.com or by writing to ActiveRisk Group Limited, 2nd Floor, 153 Fenchurch St, London, EC3M 6BB.