



## Lloyd's Kit & Equipment Insurance Insurance Product Information Document

This insurance is provided by Dale Underwriting Partners Syndicate 1729 at Lloyd's which is registered in the UK. The Society of Lloyd's is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

This document provides a summary of the cover, exclusions, and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

### What is this type of insurance?

This is a Kit & Equipment property insurance policy to insure your Kit & Equipment against loss or damage.

 What is insured?	 What is not insured?
<ul style="list-style-type: none"> <li>✓ We will pay the sums insured shown in the policy schedule in respect of loss or damage to your Kit &amp; Equipment</li> <li>✓ Kit &amp; Equipment is covered anywhere in the territories specified in the policy schedule</li> <li>✓ New for old basis of cover for Kit &amp; Equipment that is less than 12 months old</li> </ul>	<ul style="list-style-type: none"> <li>✗ Wear and tear</li> <li>✗ The amount of the excess</li> <li>✗ Damage caused whilst Kit &amp; Equipment is in sporting use</li> <li>✗ Loss or theft where there is no forcible and violent means of entry or exit</li> <li>✗ Kit &amp; Equipment which is left unattended</li> <li>✗ Deliberate or reckless acts by the insured</li> <li>✗ Damage or loss of Kit &amp; Equipment where there is no evidence of ownership</li> <li>✗ War, Terrorism and Nuclear risks</li> </ul>



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Any loss or damage caused by theft or malicious damage must be reported to the Police within 24 hours of discovery
- ! Kit & Equipment kept in a vehicle must be concealed from view and the vehicle must be securely locked
- ! Kit & Equipment damaged whilst in transit must first be reported to the carrier and a report obtained.
- ! Any loss or damage caused whilst Kit & Equipment is in transit must first be reported to the carrier



### Where am I covered?

- ✓ Your Kit & Equipment is covered anywhere within the territorial limits as stated in the policy schedule.



## What are my obligations?

- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as reasonably possible if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- Ensure that you take all reasonable steps to prevent loss or damage.
- Ensure that all security protections, including alarms and locks, are maintained in good working order and are in full operation during the period of insurance.
- In event of a claim under this insurance you must:
  - notify your broker as soon as possible.
  - in the event of theft or acts of malicious persons, contact the Police within 24 hours of discovery and obtain a Crime Reference Number.
  - do not dispose of any damaged item before we have had the opportunity to inspect them.
  - provide your broker with all the information we reasonably require.

**Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.**



## When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

- This insurance cover is for a twelve (12) month period and the start date and end date of the cover are specified in your policy schedule.



## How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.