

This document is a listing of our key facts for the YouthGuard Insurance Policy. It contains selected information only. Your Insurance Schedule and the Schedule Details provide full details of the cover purchased.

Who is the Insurer?

YouthGuard is underwritten on behalf of Lloyd's Syndicate 4444 by Impact Underwriting Limited, Gallery 9, One Lime Street, London EC3M 7HA.

What sort of insurance is this?

A YouthGuard Insurance policy satisfies the demands and needs of an active person who wishes to be covered by a Sports Accident Protection policy whilst participating in sports / leisure activities listed in the sports group(s) that they have chosen. YouthGuard is not travel insurance as it has no cover for medical fees or repatriation.

SPORTS GROUPS

Group 1		
Abseiling	Fives	Rowing
Aerobics	Floorball	Running
Angling	Golf	Sail boarding
Archery	Gym work (not power lifting)	Sailing* (inside 12mile limit)
Athletics	Handball	Scrambling (on foot)
Back packing	High diving	Snorkelling
Badminton	Hiking	Softball
Ballet	Hill walking	Spear fishing
Baseball	Hydrospeeding (up to grade 3)	Squash
Basketball	Indoor cricket	Stoolball
Biking (not mountain biking)	Jogging	Surfing
Boating* (inside 12mile limit)	Kayaking (up to grade 3 / sea)	Swimming
Boule / Petanque	Keep fit training	Tchoukball
Bowls	Kite flying (traditional)	Ten pin bowling
Bushcraft	Korfball	Tennis
Camping	Linesmen for any team sports listed	Trekking
Canoeing (up to grade 3)	Netball	Velomobile
Cheerleading	Officials for any sports listed	Volleyball
Cricket	Orienteering	Walking
Croquet	Outrigger canoeing (up to grade 3)	Water polo
Cross country skiing	Pistol shooting	Weight training
Curling	Racquet ball	Wheelchair basketball
Cycling	Rafting (up to grade 3)	Wheelchair bowls
Dance	Rambling	Wheelchair curling
Dodge ball	Road running	Windsurfing* (inside 12mile limit)
Fell running/walking	Roller blading	Yachting* (inside 12mile limit)
Fencing	Roller skating	
Fitness training	Rounders	
Group 2		
Adventure racing	Indoor climbing	Sand yachting (single seat)
Airsoft	In-line skating	Scuba diving (to 30m accompanied or 50m if qualified/under instruction)
Alpine skiing	Jousting	Skateboarding
Assault course	Judo	Ski bobbing
Aquaskipping	Kayaking (grade 4&5)	Skidoo riding*
Ballooning	Karate (below brown belt)	Skiing (downhill)
Bicycle polo	Kendo	Snow blading
Bouldering	Kite buggying	Snow boarding
Canoeing (grade 4&5)	Kite flying (traction)	Snow mobile driving*
Cheerleading with stunting	Kite surfing	Snow shoeing
Circus workshops	Lacrosse	Soccer
Clay pigeon shooting	Land yachting (single seat)	Sports climbing
Climbing (with ropes &/or guides or bolted)	Marathon running	Surfboat rowing
Dog sledding	Martial arts (non competitive)	Surfskiing
Downhill skiing	Mono skiing	Telemark skiing
Fin Swimming	Mountain biking (non competitive)	Tobogganing
Flag American football	Off-piste skiing (not alone and not contrary to local advice)	Touch rugby
Football	Outrigger canoeing (grade 4&5)	Tough guy
Football tours	Paintball	Trekking peaks
Futsal	Parascending	Triathlon (not Ironman)
Go karting* (under 250cc)	Pony trekking	Ultimate frisbee
Gymnastics	Rafting (grade 4&5)	Underwater hockey
Helisking	Referee of any sports events listed	Via ferrata
Historical fencing	Re-enactment	Wakeboarding
Hockey	Rifle shooting	War games
Horse riding (not competition)	Rock Climbing (with ropes and/or guides)	Water skiing*
Hydrofoiling (on water)	Roller hockey	Wheelchair Rugby
Hydrospeeding (grade 4&5)	Sailing# (further than 12 miles from shore)	Zorb ball riding
Ice skating		
Group 3		
American football	Ice climbing	Polocrosse
American wrestling	Ice hockey	Pony mounted games
BMX freestyle	Iron man (competition)	Potholing
BMX racing	Jet skiing*	Power lifting
Bobsleigh	Kabaddi	Rafting (above grade 5)
Boxing	Karate (brown belt and above)	Ranch activities
Bridge swinging	Kayaking (above grade 5)	Roller derby
Bungee jumping	Kick boxing	Quad bike* (under 250cc)
Canoeing (above grade 5)	Kite landboarding	Rugby (league & union)
Canyoning	Krav maga	Saddle chariots
Caving	Land surfing	Short track speed skating
Climbing (cliff/ice)	Luge	Skeleton luge
Dirt surfer	Martial arts (competition)	Ski acrobatics/ jumping/ stunting
Free diving	Modern pentathlon	Ski racing
Gaelic football	Mountain biking (competition)	Ski randonee / touring
Horseback Archery	Mountain boarding	Street luge
(proficient riders)	Mountaineering (w/ropes & guides)	Strongman
Horseball	Old mine exploration	Trail bikes* (less than 125cc)
Horse riding (competition)	Outrigger canoeing (above grade 5)	Trampolineing
Hunting (on horseback)	Polo^	Wrestling
Hurling		

Note: ^Polo for Personal Liability claims there is a player to player exclusion
 Note: *Liability for mechanically propelled vehicles is excluded.
 Note: #Sailing (further than 12 mile from shore) cover is limited to North Sea, Irish Sea, English Channel, Bay of Biscay, Strait of Gibraltar or the Mediterranean Sea

How long will my cover last?

The actual validity dates are shown on the Insurance Schedule. Annual policies are valid for one full year and single day cover is valid on the day specified on the Schedule. Please note the cover will not incept if any payment method is dishonoured. We do not issue policies of

more than one year although we will consider extending policies on application and with Insurers written agreement.

Are there any significant and unusual exclusions or limitations?

These are all set out fully in the policy wording and please note the following:

- YouthGuard is only available to persons resident in the United Kingdom, Channel Isles, Republic of Ireland or an official BFPO address
- YouthGuard covers amateur activities – professionals (earning over £4000 pa); are excluded.
- There is an exclusion for losses arising from war or terrorist activities
- The insurance contains important conditions that relate to your health and existing medical conditions. In particular you must declare pre-existing medical problems and details of all medical claims made in the past 3 years.
- There are specific sports conditions applicable to certain sports such as diving and mountaineering
- YouthGuard is not a travel insurance and has no cover for medical fees and repatriation
- YouthGuard is only available to children up to the age of 19 years at inception of the Insurance.
- There are limits to the amount the insurer will pay in all sections of the policy. Some sections have internal sub-limits.
- You may be responsible for paying part of the claim. The amount you have to pay is the excess. Under most sections of the insurance, claims will be subject to an excess as set out in the Benefits table.
- You are required to take all reasonable care to protect yourself and your property and to act at all times as if you are not insured.

What are my cancellation rights?

If the Insurance does not meet with your requirements you may return the documentation within 14 days of the date of issue and provided no claim is made, obtain a full refund. You can cancel outside the 14 day period but no refund of premium will be made.

How do I claim?

To make a claim you must contact One Claims at The Old Building, Bishops College, Churchgate, Cheshunt, Herts EN8 9XH or telephone 0870 112 8468 as soon as possible after the incident giving rise to the claim to declare it.

If I am unhappy what steps do I take to complain?

If you have any questions or concerns about any aspect of your insurance or the Insurers you should, in the first instance, contact SportsCover Direct. In the event that you remain dissatisfied and wish to make a complaint you can do so at any time by referring the matter to the Complaints Department at Lloyd's. Their address is:- Complaints Department Lloyd's, One Lime Street, London EC3M 7HA. Telephone: 020 7327 5693. Fax: 020 7327 5225. e-mail: complaints@lloyds.com


What if I am not happy with the outcome of my complaint?

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.

Am I covered by the financial services compensation scheme?

Lloyd's insurers are covered by the Financial Services Authority's Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If you were entitled to compensation from the Scheme, the level and extent of compensation would depend on the nature of this contract. Further information about the Scheme is available from the Financial Services Compensation Scheme (7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN) and on their website: www.fscs.org.uk

YouthGuard is NOT a substitute for Travel Insurance

For TRAVEL INSURANCE choose 

Without Medical Fees or Repatriation Insurance you could be seriously out of pocket if you have an accident abroad. VentureGuard offers a choice of cover and is available to any destination worldwide for durations from 5 days to 12 months. Prices are competitive and we will give you a 5% discount. Cover details are described in the VentureGuard brochure, which is available on request or from our WEB site at: www.sportscoverdirect.com/ventureguard