

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 Canopus 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	Fitness training	Rounders
Aerobics	Fives	Rowing
Angling	Floorball	Running
Archery	Golf	Sail boarding
Athletics	Gym work (not power lifting)	Sailing* (inside 12mile limit)
Back packing	Handball	Scrambling (on foot)
Badminton	High diving	Snorkelling
Ballet	Hiking	Softball
Baseball	Hill walking	Spear fishing
Basketball	Hydrospeeding (up to grade 3)	Squash
Biking (not mountain biking)	Indoor cricket	Stoolball
Boating* (inside 12mile limit)	Jogging	Surfing
Boule / Petanque	Kayaking (up to grade 3 / sea)	Swimming
Bowls	Keep fit training	Tchoukball
Bushcraft	Kite flying (traditional)	Ten pin bowling
Camping	Korfball	Tennis
Canoeing (up to grade 3)	Linesmen for any team sports listed	Trekking
Cheerleading	Netball	Velomobile
Cricket	Officials for any sports listed	Volleyball
Croquet	Orienteering	Walking
Cross country skiing	Outrigger canoeing (up to grade 3)	Water polo
Curling	Pistol Shooting	Weight training
Cycling	Racquet ball	Wheelchair basketball
Dance	Rafting (up to grade 3)	Wheelchair bowls
Dodge ball	Rambling	Wheelchair curling
Fell running/walking	Road running	Windsurfing* (inside 12mile limit)
Fencing	Roller skating	Yachting* (inside 12mile limit)

Group 2		
Adventure racing	In-line skating	Sand yachting (single seat)
Airsoft	Jousting	Scuba diving (to 30m accompanied or 50m if qualified/under instruction)
Alpine skiing	Judo	Skateboarding
Assault course	Kayaking (grade 4&5)	Ski bobbing
Aquaskipping	Karate (below brown belt)	Skidoo riding*
Balloonng	Kendo	Skiing (downhill)
Bicycle polo	Kite buggying	Snow blading
Bouldering	Kite flying (traction)	Snow boarding
Canoeing (grade 4&5)	Kite surfing	Snow mobile driving*
Cheerleading with stunting	Lacrosse	Snow shoeing
Circus workshops	Land yachting (single seat)	Soccer
Clay pigeon shooting	Marathon running	Sports climbing
Climbing (with ropes &/or guides or bolted)	Martial arts (non competitive)	Stand up paddle boarding/sailing
Cycle speedway (not motorised)	Mono skiing	Surfboat rowing
Dog sledging	Mountain biking (non competitive)	Surf kayaking
Downhill skiing	Off-piste skiing (not alone and not contrary to local advice)	Surfskiing
Fin Swimming	Outrigger canoeing (grade 4&5)	Telemark skiing
Flag American football	Paintball	Tobogganing
Football	Parascending	Touch rugby
Football tours	pony trekking	Tough guy
Futsal	Rafting (grade 4&5)	Trekking peaks
Go karting* (under 250cc)	Referee of any sports events listed	Triathlon (not Ironman)
Gymnastics	Re-enactment	Ultimate frisbee
Heliskiing	Rifle shooting	Underwater hockey
Historical fencing	Rock Climbing (with ropes and/or guides)	Via ferrata
Hockey	Roller blading	Wakeboarding
Horse riding (not competition)	Roller hockey	War games
Hydrofoiling (on water)	Sailing# (further than 12 miles from shore)	Water skiing*
Hydrospeeding (grade 4&5)		Wheelchair Rugby
Ice skating		Zorb ball riding
Indoor climbing		

Group 3		
American football	Hurling	Polocrosse
American wrestling	Ice climbing	Pony mounted games
BMX freestyle	Ice hockey	Potholing
BMX racing	Iron man (competition)	Power lifting
Bobsleigh	Jet skiing*	Rafting (above grade 5)
Boxing	Kabaddi	Ranch activities
Bridge swinging	Karate (brown belt and above)	Roller derby
Bungee jumping	Kayaking (above grade 5)	Quad bike* (under 250cc)
Canoe polo	Kick boxing	Rugby (league & union)
Canoeing (above grade 5)	Kite landboarding	Saddle chariots
Canyoning	Krav maga	Shark cage diving
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
Game hunting with rifles/guns	Mountain boarding	Street luge
Horseback Archery (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

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 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts, EN11 8EP or telephone 0845 120 6407 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 Policyholder and Market Assistance Department at Lloyd's. There address is:- Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 0207 327 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 Policyholder and Market Assistance 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