



Policy Schedule

Policyholder: British Canoeing

Policy Number: BRITISHCANOEINGNG01 (BRIX01)

Insured: Current members and affiliates of British Canoeing who have paid an insurance premium and have an insurance cover level noted on their current membership or transaction document.

Reference

number: The member's British Canoeing membership or transaction reference number.

Renewable: Annually, to coincide with the term of the membership or one year from the transaction date.

Cover: One of the following four levels of cover, chosen by the member, and displayed on their British Canoeing membership document:

Explorer- Cover for a canoe, that you own up to a value of £1,000.00. Within this amount there is a limit of £100.00 for any one paddle.

Explorer Plus- For up to three canoes that you own, each with a value not exceeding £1,000.00, within this amount there is a limit of £100.00 for any one paddle.

Elite- For a canoe that you own up to a value of £2,500. Within this amount there is a limit of £200.00 for any one paddle.

Elite Plus- Cover Up to three canoes that you own, each with a value not exceeding £2,500. Within this amount there is a limit of £200.00 for any one paddle.

Extreme - Cover for a canoe, that you own up to a value of £5,000.00. Within this amount there is a limit of £350.00 for any one paddle.

Extreme Plus - Cover Up to three canoes that you own, each with a value not exceeding £5,000.00. Within this amount there is a limit of £350.00 for any one paddle.

Contingency third party liability insurance of £5,000,000 applies for all cover levels. See policy for details.

Insurer: Navigators and General Insurance

Main business: Insurance Company

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority

Intermediary: **Towergate Insurance**

Ellenborough House

Wellington Street

Cheltenham GL50 1XZ

Tel. 0870 1566377

Fax. 0870 1566378

Note: This schedule is only valid when accompanied by a current membership document showing that insurance cover is in force

Policy of insurance

Towergate Insurance

Towergate Insurance is a trading name of Towergate Underwriting Group Limited.

Registered office: Towergate House, Eclipse Park, Sittingbourne Road, Maidstone, Kent, ME14 3EN

Registered Number 4043759

Authorised and Regulated by the Financial Conduct Authority

Contents

General information

Definitions

Section 1 Loss or damage

Section 2 Liabilities to third parties and passengers

Section 3 General policy exclusions

Section 4 General policy conditions

Section 5 Claims

General information

British Canoeing block insurance policy

We have agreed to insure members of **British Canoeing** under a block policy of insurance for the level of cover shown on each member's **Level of cover** during any **period of insurance** for which the member has paid a premium.

We will insure **your canoe** while it is:

- Used on inland and waters around the coast of the **United Kingdom** up to a distance of 12 miles offshore. You can travel between two points of the United Kingdom by the most direct route even though this might take you outside the 12-mile limit.
- Used on inland and coastal waters of **Europe** for a maximum period of 30 days in any period of insurance.

Your Policy

Your policy shows what **you** are insured for and what **you** are not insured for. **You** should read **your policy** and make sure your level of cover meets your needs.

Making a claim

You may find the following advice helpful.

- Check **your policy** to see if the loss or damage is insured. Look at section 1 'loss or damage' and what is not insured. **Your policy** is not a maintenance contract and **we** do not insure loss or damage caused by wear and tear.
- Get in touch with **us** for a claim form.
- If **you** do not have to have repairs done straightaway, get two estimates if possible and send them to **us** with **your** claim form. Send us your claim form even if **you** are waiting for the estimates.
- **You** can have emergency repairs done if it stops more damage to **your canoe**, or if it means **you** can carry on using **your canoe**.
- Tell the police straightaway if someone has stolen **your** property or if it has been damaged by vandals, or **you** have lost a valuable item.
- If you have any questions or need help in making **your** claim, please get in touch with **us**.

Definitions

We have given the words shown below a specific meaning. Whenever they are shown in **your policy in bold type** they will have that meaning.

Canoe – the **canoe** (including Stand Up Paddle Boards) or kayak hull including paddle, helmet, spray-deck and buoyancy aids.

British Canoeing National Watersports Centre, Adbolton Lane, Nottingham, NG12 2LU

Elite- For a **canoe** that **you** own up to a value of £2500. Within this amount there is a limit of £200.00 for any one paddle.

Elite Plus- Cover Up to three **canoes** that **you** own, each with a value not exceeding £2500. Within this amount there is a limit of £200.00 for any one paddle.

Europe-For the purposes of this policy your insurers define Europe as; Albania, Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Eire, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Republic of Macedonia, Malta, Monaco, Montenegro, The Netherlands, Norway, Poland, Portugal (excluding Azores), Romania, San Marino, Serbia, Slovakia, Slovenia, Spain (including coastal waters of Canaries, Madeira, and the Balearics) Sweden, Switzerland, **United Kingdom**, Vatican City.

Excess – the amount of each claim **you** have to pay.

Explorer- Cover for a **canoe** that **you** own up to a value of £1000.00. Within this amount there is a limit of £100.00 for any one paddle.

Explorer Plus- For up to three **canoes** that **you** own, each with a value not exceeding £1000.00, within this amount there is a limit of £100.00 for any one paddle.

Extreme - Cover for a **canoe** that **you** own up to a value of £5,000.00. Within this amount there is a limit of £350.00 for any one paddle.

Extreme Plus - Cover for up to three **canoes** that **you** own, each with a value not exceeding £5,000.00. Within this amount there is a limit of £350.00 for any one paddle.

Hitch lock - a device that is designed to prevent a trailer being hitched to or unhitched from a towing vehicle. The **hitch lock** must cover the bolts securing the tow hitch to the trailer chassis.

Insured property - your canoe as shown in **your membership level of cover**

Level of cover-Your choice of cover option from the following; **Explorer, Explorer Plus, Elite, Elite Plus, Extreme, Extreme Plus.**

Member- An individual who has current membership of **British Canoeing**

Period of insurance - the period which **you** have paid for and which **we** have accepted the **premium** for which coincides with **your British Canoeing** membership.

Policy – The master policy held by **British Canoeing**.

Policy Excess. **You** must pay the first part of each claim under section 1 of **your policy**, the **policy excess** will be applied as follows, **Explorer/Explorer Plus** £50.00 per canoe, paddles, helmets and buoyancy aids. **Elite/Elite Plus** £75.00 per canoe, reduced to £50 in respect of paddles, helmets and buoyancy aids. **Extreme/extreme plus** £150.00 per canoe, reduced to £75 in respect of paddles, helmets and buoyancy aids

Premium - the amount of money that **you** pay, and **we** accept, for this insurance.

Total loss - **your canoe** is a **total loss** when it is totally destroyed or lost. If the cost of repairs is more than the current market value of **your canoe**, **we** call it a 'constructive total loss'.

United Kingdom- for the purpose of this **policy** your insurers define **United Kingdom** as comprising England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands.

Us, we, our Towergate Insurance Ellenborough House Wellington Street Cheltenham GL50 1XZ,

Wheel clamp - a device that is designed to prevent a wheel being turned or removed.

You, your, the policyholder - the person who is a member of **British Canoeing** and holds a validated membership card detailing the **level of cover**.

Section 1 – Loss or damage

We will pay for the loss or damage to **your canoe** directly caused by an accident, including fire, theft and whilst in transit. Up to the **level of cover** shown on **your** membership card

What is not insured

We will not pay for loss or damage caused by:

- wear and tear;
- corrosion;
- pilferage, which means the removal or disappearance of loose items of property that are left unsecured in any way, where the removal does not involve the need for any force;
- loss of value because of age and use; or
- Loss of value of **your canoe** after it has been repaired. Repairs will be effected as near as reasonably practical, given the precise appearance and condition of the **canoe** may not be restored.

Underinsurance

If the **level of cover** is less than the full replacement cost, **we** will only pay the same proportion of the loss or damage as the **level of cover** bears to the full replacement cost.

We will not pay for the cost of repairing or replacing any part which is lost or damaged because of:

- a fault which **you** could not know about; or
- A fault in its design or the way it was made.

We will pay for accidental damage caused by these faults.

We will not pay for the cost of putting right any fault caused by somebody else's mistake or if they do not finish any repair work or alterations.

We will not pay for scratching; denting or bruising while **your** canoe is being transported.

We will not pay for the theft of your canoe if it is stolen unless it is from a locked building, securely locked to an immovable object, securely locked to the roof of a motor vehicle, or if it is with its trailer, unless the trailer is secured by a hitch lock or in the case of a "multi "canoe trailer, a wheel clamp.

We will not pay for loss or damage to **your canoe** between sunset and sunrise, unless it is taken ashore, or **you** are on board.

Excess. **You** must pay the first part of each claim under Section 1 of **your policy**, up to the amount shown in **your level of cover**. If **your canoe** is a **total loss**, **you** do not have to pay the excess.

Section 2 – Liabilities to third parties and passengers

Important note

As a member of **British Canoeing** you have a separate, third party liability insurance as part of **your** membership benefits. Section 2 of this policy will only be operative if that cover is not in force or the person using **your canoe** is not a member of **British Canoeing**.

We will pay all amounts, which **you** legally have to pay as a result of owning your canoe, for:

- the death of or injury to any other person, including anyone getting on or off or travelling in **your canoe**;
- damage to any other property, including other canoes; or
- Attempted raising or raising, removing or destroying the wreck of **your canoe** or if **you** fail to remove or destroy it.

We also insure anyone else who is navigating or in charge of **your canoe** with **your** permission.

The most **we** will pay under this section is £5,000,000. This applies to each accident or series of accidents that are caused by the same event.

We will also pay for:

- all **your** legal costs in settling or defending a claim; and
- Solicitor's fees and all expenses relating to official enquiries or coroners' inquests as long as we have agreed in writing.

What is not insured

We will not pay claims for:

- death, injury or illness of anyone **you** employ;
- death, injury or illness of an employee of anyone using your canoe;
- Liability of any sort caused by a person holding current British Canoeing membership.
- Liability of any sort, which comes under the Employers Liability Acts, or any other law, relating to workmen.

Section 3 – General policy exclusions

The following exclusions apply to the whole of **your policy**.

Radioactive Contamination

Injury, loss or damage that is caused by the following:

- Ionising radiation or radioactive contamination from any nuclear fuel or from the nuclear waste arising from burning nuclear fuel.
- The radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

Sonic bangs

- Damage caused by aircraft and other flying objects travelling at or above the speed of sound.

War risks

- War, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power or piracy.

Riots and civil commotion

- Any liability, loss or damage that is caused by a riot or civil commotion.

Your canoe, if you use it;

- for hire or charter;
- For anything except **your** own private pleasure.

Section 4 – General policy conditions

These conditions apply to all sections of **your policy** and **you** must meet them before **we** make a payment.

Your duty of care

We will only provide the insurance described in **your policy** if:

- Anyone claiming under **your policy** has met all the relevant conditions.
- **You** have taken all reasonable steps to maintain and keep **your canoe** and all its gear and equipment in a proper state of repair and seaworthiness; and
- **You** have taken all reasonable steps to protect **your insured property** from loss or damage.

Fraudulent claims

If **you** or anyone else claiming under **your policy** makes a claim that is false or dishonest in any way **your policy** will not be valid. **You** will lose all benefits under **your policy** and **we** will not refund **your premium**.

Cancellation

We can cancel this **policy**.

If **we** cancel **your policy**, **we** will send seven days written notice to **your** last address shown in **our** records.

English Law

Your policy will be governed by English Law.

Section 5 - Claims

Telling **us** about a claim

- If **you** have an accident or loss **you** might want to claim for under **your policy**, **you** must advise **us** as soon as possible.
- **You** must tell the police about any theft, attempted theft, vandalism, malicious damage or loss of **your insured property**.

The amount **we** will pay under Section 1

For a **total loss**

If **your canoe** is a **total loss** or constructive total loss, **we** will pay the market value at the time of the loss up to the amount shown in your **level of cover**.

If **your canoe** was under 3 years old at the time of the loss, **we** will either:

Attempt to replace it with a new canoe of identical make and model up to the value shown in **your** level of cover,

Or;

Pay **you** the original purchase price of **your** canoe, as evidenced by the original receipt.

Whichever is the lesser sum.

In the former option, if the canoe is no longer available we will replace it with the make and model which is the nearest available match.

In the event that the canoe is deemed to be a **total loss** or constructive total loss, this policy will be cancelled with effect from the date of loss, without return of premium. Any salvage will be held to be the property of the insurers from the same date.

We will not pay more than the value shown in **your level of cover** for any claim.

For a partial loss

- if **your insured property** is damaged, **we** will choose to either:
- pay for the repairs; or
- pay for a replacement part and the reasonable costs connected with the replacement.

We will not pay for:

- More than the value shown in your level of cover for any claim.
- Loss of value of your canoe after it has been repaired. Repairs will be effected as near as reasonably practical, given the precise appearance and condition of the canoe may not be restored.
- Any diminution in real or perceived competitive performance, however quantified.
- Any damage that is not repaired as well as a total loss in any period of insurance.
- **We** will not reduce **your** claim because **we** replace old materials with new, except for protective covers or paddles.

If **we** replace these items with new ones, **we** might reduce **your** claim because of the age and condition of the item.

What **you** should or should not do

- **You** must not admit responsibility for, pay, or negotiate any claim unless **we** have given **you our** permission.

- **You** must send **us** all claims, letters, summonses or legal documents as soon as possible. **You** must not reply to any of these documents.
- **We** can take over the defence or settlement of any claim. **We** can also take legal action to get back any payment **we** have made under **your policy**. **You** must give **us** permission to take this action in **your** name and **you** must help **us** as far as possible.
- **We** can get or ask **you** to get estimates for repairs and **we** can decide where repairs can be done.

Complaints Procedure

Making a complaint

If at any time **you** have a complaint about the service provided to **you** by Towergate Insurance then **you** should contact:

The Managing Director

Towergate Insurance

Ellenborough House
Wellington Street
Cheltenham GL50 1XZ
Tel. 0344 346 0427
Email:CustomerCare@towergate.co.uk

Our aim is to get it right, first time, every time. If **we** make a mistake **We** will try to put it right promptly.

If **we** can't resolve **your** complaint immediately **we** will write to you within 3 days. **We** will let you know the name and contact details of the person or specialised team dealing with **your** complaint and when **you** can expect a response.

If **we** have not resolved the situation within 8 weeks **we** will issue **you** with information about the financial ombudsman service (FOS) which offers a free, independent complaint resolution service.

If at any time **you** have a complaint about the services provided by the insurer of this policy, then **you** should contact as appropriate:

Navigators and General

PO Box 3707

Swindon

SN4 4AX

Tel. 01273 863450

Navigators and General is a trading name of Zurich Insurance PLC

You have the right to refer **your** complaint to the Financial Ombudsman, free of charge- but **you** must do so within six months of the date of the final response letter.

If **you** do not refer your complaint in time, the Ombudsman will not have our permission to consider **your** complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Financial Ombudsman Service

If **You** have received a final response and **You** are still not satisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

The Ombudsman can be contacted at:

Insurance Division

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 0234567 or 0300 1239123

Email: complaint.info@financial-ombudsman.org.uk

Using **our** complaints procedure or contacting the FOS does not affect Your legal rights.

Financial Services Compensation Scheme

Towergate Insurance and the insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet our obligations, **you** may be entitled to compensation from the scheme depending on the type of insurance and circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If **you** choose to submit your complaint this way, it will be forwarded to the Financial Ombudsman Service.

Visit ec.europa.eu/odr to access the Online Dispute Resolution Service. Please quote **our** e-mail address. Customer.Care@towergate.co.uk

Alternatively, **you** can contact the Financial Ombudsman Service directly.