

Policy Summary

This policy summary is to help you understand the cover that your insurance provides. It references the key features and benefits of your **Sports Travel+** policy together with significant or unusual limitations and exclusions but you still need to read the policy wording, certificate and any endorsements for a full description of the terms of the insurance. The levels of cover and excesses which apply to your insurance are detailed in your certificate and policy wording. This policy summary does not form part of the policy wording.

What does the Sports Travel+ insurance cover?

The **Sports Travel+** policy is for those persons, families or groups wanting a travel policy whilst participating in a sporting or activity trip in the UK or abroad including competitions and training. The types of sports and activities covered are listed on pages 6 and 7. Cover can be provided for one specific trip or as an annual multi-trip policy. Various optional covers may be selected. The policy certificate will confirm what you have chosen.

Period of Insurance

Your policy certificate will show the start date and end date of cover under period of insurance.

For annual multi-trip policies, cover is provided for any number of trips as long as the maximum trip duration for any one trip does not exceed 45 consecutive days in total (or 60 days if stated on your policy certificate) during the period of insurance.

For single trip policies, cover is provided for one specific trip for the period of insurance stated on your policy certificate.

Age eligibility

You must be under 65 at the time the policy is taken out. If you reach the age of 65 during the period of insurance, cover will continue until the completion of your trip, or, if you have purchased an annual multi-trip policy, until the end date of the period of insurance.

Who insures Sports Travel+?

Sections 1 to 25 are insured by Syndicate 1991 at Lloyd's ("Syndicate 1991"). The policy is underwritten by DTW 1991 Underwriting Limited (DTW1991) on Syndicate 1991's behalf in accordance with authorisation from Syndicate 1991 which has been granted under a contract of delegated authority. Reference for the delegated authority agreement is shown under Unique Market Reference as shown in the policy certificate.

Syndicate 1991 is managed by R&Q Managing Agency Limited ("RQMA"). RQMA is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. RQMA is a company registered in England and Wales No. 04690709.

DTW1991 is an Appointed Representative of RQMA. DTW1991 is a company registered in England and Wales No. 008330551.

The Registered Office of both RQMA and DTW1991 is at 71 Fenchurch Street, London EC3M 4BS.

The legal expenses cover Section 26 is underwritten by DAS Legal Expenses Insurance Company Limited ("DAS") which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. DAS is registered in England No. 103274. Registered office: DAS House, Quay Side, Temple Back, BS1 6NH.

The legal advice service is provided by DAS Law Limited and/or a preferred law firm on behalf of DAS. DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

DAS Law Limited Head and Registered Office:
DAS Law Limited
North Quay Temple Back
Bristol BS1 6FL.

Registered in England and Wales. Company number 5417859

Further information about RQMA, DTW1991 and DAS is contained in the Financial Services Register operated by the Financial Conduct Authority, and can be viewed at <https://register.fca.org.uk> or by contacting the FCA on telephone number **0800 111 6768**.

Information you give us

You or any insured person must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. If any of the information you or any insured person provide in relation to this policy proves to be inaccurate or incomplete it could adversely affect this policy or part of it and the validity of claims under it. In the event of such inaccurate or incomplete information being provided we may for example:

- treat this policy as if it never existed and refuse to pay claims and return the premium paid. We will only do this if we provided you with insurance cover which we would not otherwise have offered
- amend the terms of this insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by your carelessness
- charge you more for this insurance or reduce the amount we pay on a claim in the proportion the premium you have paid bears to the premium we would have charged or
- cancel the policy in accordance with our cancellation rights below

We or your insurance advisor will write to you if we:

- intend to treat the policy as if it never existed or
- need to amend the terms of this insurance or
- require you to pay more for this insurance.

If you or any insured person become aware that information given to us is inaccurate or incomplete, you must inform your insurance advisor or us as soon as practicable.

Your cancellation rights

If you find that you do not want this travel insurance policy you can cancel it at any time by contacting the insurance advisor who arranged your cover. However, your entitlement to a refund of any premium paid will depend upon when you cancel the policy.

- 1** If you cancel within the first 14 days after purchasing a policy or its renewal, we will give a full premium refund provided that:
 - you have not travelled
 - you have not made a claim or have a claim pending
 - we have not been notified of a claim
- 2** If you have purchased an annual multi-trip policy, you may cancel the policy at any time up to the start date of the period of insurance and receive a full refund.
- 3** After the first 14 days from date of purchase for single trip policies and start date of cover for annual multi-trip policies, you can cancel the policy at any time but you will not receive a premium refund.
- 4** If you cancel the policy because we cannot provide cover for a newly diagnosed condition then we will give you a refund of premium that is proportionate to the unexpired period of insurance.

Our cancellation rights

We can cancel this travel insurance policy by giving you thirty (30) days' notice in writing.

We will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium
- a change in risk occurring which means that we can no longer provide you with insurance cover
- non-cooperation or failure by you to supply any information or documentation we request.

If we cancel, provided a claim or the possibility of a claim has not been notified to us we will give you a refund of premium that is proportionate to the unexpired period of insurance.

In the unlikely event that we need to cancel, we will do so by notifying your insurance advisor or by sending you a letter of cancellation to your last known address.

The Consumer Insurance (Disclosure and Representations) Act 2012 and the Insurance Act (2015) set out situations where failure by you to provide us with such complete and accurate information as we require allow us to cancel the policy, sometimes back to its start date, and to keep any premiums paid.

Summary of benefits

Section	Cover	Limit per Insured Person	Excess
1	Medical and Other Expenses		
	1 Journeys Outside the United Kingdom	£10,000,000	£50 per person (£100 per family)
	2 Journeys Within the United Kingdom	£10,000	£50 per person (£100 per family)
2	UK Hospital transfer and additional costs and expenses		
	1 Hospital Transfer Costs	£5,000	£50 per person (£100 per family)
	2 Return Home Costs	£2,500	£50 per person (£100 per family)
	3 Additional Expenses	£500	£50 per person (£100 per family)
3	Cancellation or Curtailment	£5,000	£50 per person (£100 per family)
4	Personal Accident (£1,000 for persons aged under 16 years)	£25,000	
5	Personal Baggage (if shown as included on your travel insurance certificate) (Limited to £400 for valuables, £400 per single article, pair or set)	£2,000	£50 per person (£100 per family)
6	Personal Money (if shown as included on your travel insurance certificate)	£500	£50 per person (£100 per family)
7	Loss of Passport	£500	£50 per person (£100 per family)
8	Personal Liability	£2,000,000	£50 per person
9	Contingent Liability (Jet Bikes, Jet Skis)	£2,000,000	£50 per person
10	Delayed Baggage	£400	
11	Travel Delay		
	1 Compensation (£50 after 12 hours delay with £25 each subsequent 12 hours delay up to Limit)	£400	
	2 Cancellation (If Insured Person(s) wants to cancel after 24 hours delay on initial outward leg of journey)	£5,000	£50 per person (£100 per family)
12	Missed Departure	£1,000	£50 per person (£100 per family)
13	Hospitalisation/Unprovoked Assault/Hijack and Kidnap Benefit	£1,000	
14	Catastrophe/Crisis	£500	
15	Loss of Pet Documentation	£500	£50 per person
16	Seat Bumping	£200	
17	Financial Failure Insurance	£5,000	
Optional Winter Sports Extension			
18	Ski Equipment (£300 limit on hired ski equipment £500 per single article, set or pair)	£750	£50 per person (£100 per family)
19	Ski Equipment Hire Charges	£400	
20	Piste Closure (Limited to peak season for resort, per day limits apply)	£300	
21	Unused Ski Pack	£500	
Optional Golf Cover Extension			
22	Golf Equipment (£100 limit on hired Golf equipment £800 per single article, set or pair)	£1,000	£50 per person (£100 per family)
23	Golf Equipment Hire Charges	£200	
24	Unused Green fees	£300	
Optional Sports Equipment Extension			
25	1 Sports Equipment (£300 limit on hired Sports equipment, £1,000 per single article, set or pair)	£3,000	£50 per person (£100 per family)
	2 Equipment Hire	£300	
Legal Expenses			
26	Legal Expenses (Underwritten by DAS Legal Expenses Insurance Company Ltd)	£50,000	

Significant conditions

Pre-existing medical conditions at time of purchasing or renewing the policy	<p>There is no cover under this policy for any pre-existing medical condition(s) of:</p> <ul style="list-style-type: none"> – any insured person(s) (diagnosed and undiagnosed) or – travelling companion or – a close relative (if you are aware of the condition) <p>unless those conditions are declared to and accepted by our medical referral team on 01689 892216.</p> <p>There is no cover for any insured person:</p> <ul style="list-style-type: none"> – travelling against medical advice or – travelling abroad to receive medical treatment or – who has received a terminal prognosis or – who is undergoing tests for an undiagnosed medical condition.
Change in health	<p>If after buying the policy you have a change in health, you must inform our medical referral team on 01689 892216. We reserve the right to:</p> <ul style="list-style-type: none"> – offer cover for the irrecoverable costs for cancellation of the trip or – offer cover for the change in health if declared to and accepted by our medical referral team <p>In the event you receive a terminal prognosis, all cover under this policy shall cease. In respect of any trips booked and paid for prior to you receiving a terminal prognosis, you may be covered under Section 3 – Cancellation or Curtailment.</p>
Residency	<p>To be eligible for this insurance you must be a resident of the United Kingdom or the Channel Islands or Isle of Man, with a permanent address in the United Kingdom, Channel Islands or Isle of Man and registered with a medical practitioner in the United Kingdom, Channel Islands or Isle of Man.</p>
Trip duration	<ul style="list-style-type: none"> – Single trip policies – the duration of your trip will be shown in your policy certificate – Annual Multi-trip policies – up to 45 days per trip, or as shown in your certificate.
Excess	<p>An excess is the amount you may be required to pay towards a claim. Please see the Summary of Benefits table for details of excesses that apply. A higher excess may be payable as notified by the medical referral company when pre-existing medical conditions are disclosed.</p>

Significant exclusions

There is no cover for any claim arising from:

- any pre-existing medical condition of any insured person or travelling companion, or any undiagnosed medical condition or symptoms of any insured person or travelling companion, unless those conditions are declared to and accepted by our medical referral team on 01689 892216.
- any medical condition, of which you are aware, of a close relative unless such medical condition is declared to and accepted by our medical referral line on 01689 892216
- any psychiatric or mental illness, alzheimer's, anxiety, bi-polar disorder, dementia, depression, eating disorder, mental instability, phobia, psychotic disorder, schizophrenia or related condition
- pregnancy or childbirth in respect of any trip starting and/or finishing within 8 weeks of expected date of birth
- a wilfully self-inflicted illness or injury
- the influence of intoxicating liquor or drugs (except drugs taken in accordance with treatment prescribed and directed by a Medical Practitioner other than for drug addiction), alcoholism, drug addiction, solvent abuse or sexually transmitted infections
- travel contrary to medical advice or where the purpose of travelling is to obtain medical treatment
- climbing on or jumping from vehicles, buildings or balconies regardless of the height
- an insured person undertaking any manual or hazardous occupation or activity
- participation in any activity or sport unless included in the List of Activities covered as standard shown on page 6 of this policy summary (pages 37-39 of the policy wording) or shown as included in your travel insurance certificate
- legal liability arising from injury caused by one participant to another participant whilst playing, practicing or training for your activities or sports
- damage to sports equipment whilst in use

There is no cover for any claim where an insured person:

- is aged over 65 years at date of issue of the travel policy
- has been advised of a terminal prognosis at date of issue of the travel policy or booking a trip, whichever is later
- is travelling for more than the trip duration allowed under the policy

Summary

Significant covers	Features and benefits	Significant exclusions	Policy Page
Medical and Other Expenses Section 1 and Section 2	This insurance covers: <ul style="list-style-type: none"> – emergency medical expenses (including medically necessary repatriation back to the United Kingdom, Channel Islands or Isle of Man) if the insured person is injured or falls ill – the services of a 24/7 emergency assistance company. 	There is no cover for any pre-existing medical condition of any insured person or travelling companion, or of any undiagnosed medical condition or symptoms of any insured person or travelling companion, unless those conditions are declared to and accepted by our medical referral team on 01689 892216 . The Company will pay for private treatment only if there is no public service available	24 and 26
Cancellation or curtailment of your trip Section 3	Should you have to cancel or cut short your journey because of a serious injury, illness or death this insurance covers the irrecoverable loss of deposits, instalments and balances paid for your accommodation, travel, car hire and pre-booked excursions.	There is no cover for: <ul style="list-style-type: none"> – claims arising from pre-existing medical conditions unless declared to and accepted by the medical referral line on 01689 892216. – disinclination to travel – curtailment of a trip unless authorised by the assistance company 	27
Personal Baggage Section 5 (if shown as included on your travel insurance certificate)	This insurance covers the loss or damage to your baggage including clothing and personal effects, pushchairs, pedal cycles, non-motorised wheelchairs.	There is no cover for: <ul style="list-style-type: none"> – baggage left unattended in any open or public place – mobile phones – valuables that are not worn or carried by the insured person or locked securely in booked accommodation or locked securely in a locker at a sports facility – theft not reported to the local police and a police report obtained – loss of baggage in transit that has not been reported to the carrier and a written report obtained 	29
Personal Money Section 6 (if shown as included on your travel insurance certificate)	This insurance covers the accidental loss of money (personal cash, currency, bank notes, traveller's cheques, pre-paid debit cards, postal or money orders, travel tickets, holiday vouchers, hotel vouchers, admission tickets, passes and food vouchers).	There is no cover for: <ul style="list-style-type: none"> – money that is not carried by the insured person or locked securely in booked accommodation – theft not reported to the local police and a police report obtained 	30
Travel Delay Section 11	This insurance covers additional expenses if you are delayed because of strike or industrial action, riot or civil commotion, adverse weather conditions or mechanical breakdown of the transport taking you to your point of departure on any leg of your journey. Payment is made for each complete 12 hours you are delayed.	There is no cover: <ul style="list-style-type: none"> – if there was any warning of strike or industrial action, riot or civil commotion, adverse weather conditions prior to you purchasing the insurance or booking the trip (whichever was later) – if you do not obtain written confirmation from the carriers (or their handling agents) of the number of hours delay and the reason for such delay 	33
Financial Failure Section 17	This insurance covers the irrecoverable costs paid in advance in the event of insolvency of end suppliers providing accommodation, travel or other services (for example ferry operators, a car hire company, caravan site, hotel or scheduled airline).	There is no cover for: <ul style="list-style-type: none"> – travel or accommodation not booked prior to departure from the United Kingdom, Channel Islands or Isle of Man – any travel or accommodation provider in administration, Chapter 11 Bankruptcy or known to be under threat of or which has applied for insolvency at the date of issue of the policy or trip booked, whichever is later – suppliers of any travel arrangements which form part of a package holiday (for example: tour operators or travel agents) 	36
Legal Expenses Section 26	This insurance may provide cover for legal costs in pursuit of a claim for damages against a third party who caused injury or death to an insured person.	There is no cover for: <ul style="list-style-type: none"> – an incident or matter arising before the start of this cover. – pursuing a claim against a manufacturer, supplier or distributor of drugs or medicines. – claims relating to Deep Vein Thrombosis or its symptoms that result from an insured person travelling by air. 	43

List of activities – covered as standard including competitions unless stated otherwise

Abseiling	Hot Air Ballooning	Sail Boarding
Aerial Safaris (with a licensed operator)	Horse Riding (protective headgear must be worn. Excluding hunting, jumping and competitive riding)	Sailing and Yachting (within 12 miles of the coast)
Angling	Ice Skating (non-competitive)	Sand Safaris
Archery (supervised)	Jet Boating (as a passenger)	Sand Surfing
Badminton	Jet Skiing (with a licensed operator)	Scuba Diving (to a depth of 10 metres as standard or to a depth of 30 metres maximum as long as you have PADI or equivalent qualification to dive to that depth or you are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving)
Banana Boating	Korfball	Sea Canoeing (within a half mile of the coast)
Beach Games	Mechanic	Sea Kayaking (within a half mile of the coast)
Boccia	Netball	Skating
Bowls	Obstacle Course Racing	Snorkelling
Bowling	Orienteering	Softball
Boxing Training (no contact)	Paddle boarding within half mile of the coast	Squash
Bungee Jumping (with a licensed operator)	Parachuting (static line or tandem with a licensed operator)	Surfing
Camel Riding	Paragliding (tandem with a licensed operator)	Swimming (in a swimming pool or within half a mile of the coast)
Clay Pigeon Shooting (supervised)	Parasailing (towed by boat by a licensed operator)	Table Tennis
Cricket	Pedalo	Ten Pin Bowling
Croquet	Pony Trekking (protective headgear must be worn)	Tennis
Curling	Quad Biking (non-competitive protective headgear must be worn and booked with a licensed operator)	Trekking (using established and documented paths/ tracks/ mapped routes with a licensed professional local guide)
Cycling (non-competitive, sportives, etapes and mountain biking on designated tracks)	Racket Ball	Technical Support (coach, manager and technicians)
Elephant Riding/Trekking (supervised)	Rambling	Tug-of-War
Eton Fives	Refereeing and Umpiring	Underground Activities (as part of an organised excursion or tour)
Fell Running	River Canoeing, Kayaking and Rafting (in calm water excluding sea or white water grade 4 or above)	Via Ferrata
Fell Walking	Roller Blading	Volleyball
Fencing	Rounders	War Games
Fishing	Rowing (inland waters)	Water Polo
Fitness Training and Gym Work	Running (including marathons in major cities)	Water Skiing (excluding jumping)
Floorball	Safaris (provided that insured person will not be using a firearm or bow and arrows and it is booked with a licensed operator)	Weightlifting (non-competitive)
Goalball		Wheelchair racing
Golf		Wheelchair tennis
Gymnastics (non-competitive)		Wind Surfing (non-competitive)
Handball		
Hang Gliding (tandem with a licensed operator)		
High Diving (from a purpose built diving board over a man-made pool)		
High Ropes (with a licensed operator)		
Hiking (established, documented paths/ tracks, mapped routes)		

The following recreational winter sports are covered as standard if the winter sports extension is taken (excluding competitions):

Cross country skiing (on recognised tracks)	Skiing/Snowboarding excluding ski touring (including off piste in areas considered safe by the ski resort management or local ski school)	Snowmobiling (with a licensed operator)
Husky Sledging (as a passenger booked with a licensed operator)	Ski Boarding	Snowshoeing (in areas considered safe by the ski resort management or local ski school)
	Sledging	Telemark Skiing (in areas considered safe by the ski resort management or local ski school)
	Sleigh Riding (with a licensed operator)	

Additional activities Categories 1-3 are covered if shown as covered for each Insured Person in the travel insurance certificate and appropriate additional premium has been paid.

Category 1	<p>Aquathlon Bike Polo Clay Pigeon Shooting (competition) Cycling (road and track competition) Cyclocross Racing Cycle Speedway Deep Sea fishing (within 12 miles of the coast) Dragon Boat Racing (on inland waterways or within half a mile of the coast) Dressage Duathlon Field Hockey Football Gymnastics (competitive) Ice Skating Ironman Lacrosse Open Water Swimming (must be organised and with a support boat) Outrigger Canoeing (up to grade 3) Pistol Shooting</p>	<p>Rifle Shooting Roller Hockey Rowing (within half a mile of the coast) Scuba Diving (to a depth of 40 metres maximum as long as You have PADI or equivalent qualification to dive to that depth or You are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving.) Skateboarding Touch Rugby Tough Guy Triathlon Weight Lifting (competition), Windsurfing (competition within 12 miles of the coast) Wheelchair Fencing</p> <p>If the winter sports extension is taken Category 1 includes: Biathlon (winter) Cross Country Skiing (competition) Mono Skiing (on snow)</p>
Category 2	<p>Includes all Category 1 activities plus: Aikido BMX (racing and training) Car Track days (run under accredited National Sporting Authorities' regulations) Ice Hockey Jiu Jitsu (aka Jujutsu) excluding Brazilian Judo Kendo Land Skiing Marathon des Sables Modern Pentathlon Polo Rugby League (amateur) Rugby Union (amateur)</p>	<p>Scuba Diving (to a depth of 50 metres maximum as long as you have PADI or equivalent qualification to dive to that depth or you are diving with a licensed and fully qualified instructor. There is no cover if you are flying within 24 hours of last dive or solo diving.) Sea Kayaking (within 12 miles of the coast) Sea Canoeing (within 12 miles of the coast) Short Track Speed Skating Shotakan Karate Taekwondo Wushu</p> <p>If the winter sports extension is taken Category 2 includes all Category 1 activities plus: Skiing (competition excluding freestyle and jumping) Snowboarding (competition excluding free style and jumping) Tobogganing</p>
Category 3	<p>Includes all Category 1 and Category 2 activities plus: Australian Rules football Deep Sea Fishing Gaelic Football Gliding Go Karting (on licensed circuits) Hang Gliding Kite Surfing Mountain Biking (competition on designated tracks) Motor Racing (FIA/MSA approved) Outrigger Canoeing (grades 4 & 5)</p>	<p>Parachuting (excluding free fall) Power Boating (competitive) River Canoeing, Kayaking and Rafting (grades 4 & 5) Sailing and Yachting (beyond 12 miles of the coast but excluding cross ocean) Wheelchair rugby</p> <p>If the winter sports extension is taken Category 3 includes all Category 1 and 2 activities plus: Heli-skiing (with a licensed operator and local guide) Ski Touring (with a fully locally licensed guide provided that all instructions given by the guide are followed)</p>

Important Notice

There is no cover under Section 8 – Personal Liability whilst participating in any of the activities set out in Category 1, 2 or 3.

If your activity is not listed then please contact your insurance broker to see if cover can be offered.

How to make a claim

24 Hour Worldwide Emergency Assistance Service and Pre-travel advice is provided by Intana Global who employ a team of trained multi-lingual assistance co-ordinators. Please call the 24 hour emergency and medical assistance helpline:

+44 (0)20 7902 7123 or
email: ops@intana-global.com

To make a claim under Sections 1-25 please contact:

Insurance Administration Services Limited
P.O. Box 9
Mansfield
Nottinghamshire NG19 7BL
Telephone: **+ 44 (0) 1623 683 585** or
email: claims@ias-health.com

To make a claim under Section 26 Legal Expenses please contact

DAS Legal Expenses Insurance Company Limited
Telephone: **+44 (0)117 934 0553**, giving brief details of the circumstances of your claim.

When contacting DAS please quote reference TV1/6855409-DTW1991.

What if I have a complaint?

Sections 1-25 please contact:

Insurance Administration Services Limited
P.O. Box 9
Mansfield
Nottinghamshire NG19 7BL

Telephone: **+44 (0)1623 683586** or
email: complaints@ias-health.com

They will acknowledge your complaint within 5 working days and respond within 14 days from receipt but no later than the relevant UK regulator's time limits. If you are not satisfied with the response you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

If you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

Complaints Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent ME4 4RN

Email: complaints@lloyds.com
Telephone: **+44 (0) 20 7327 5693**
Facsimile: **+44 (0) 20 7327 5225**
www.lloyds.com/complaints

For Section 26 – Legal Expenses please contact:

DAS Legal Expenses Insurance Company Limited
DAS House
Quay Side
Temple Back
Bristol BS1 6NH

Telephone: **+44 (0) 1117 934 0066** or
email: customerrelations@das.co.uk

The Financial Ombudsman Service

If you remain dissatisfied you may have the right to refer your case to the Financial Ombudsman Service.

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
Telephone: **0800 023 4567/ 0300 123 9123**

Making a complaint will not affect your legal rights.

European Online Dispute Resolution

If you have purchased your policy online and are unhappy with the product or the service you received, you can also use the European Commission's Online Dispute Resolution service to make a complaint at <http://ec.europa.eu/consumers/odr/>

Financial Services Compensation Scheme (FSCS)

The insurers of this policy are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation from the scheme if they cannot meet their obligations to you. This depends on the type of business and the circumstances of the claim. Further information about compensation is available from the FSCS at www.fscs.org.uk



DTW1991
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and the Prudential Regulation Authority