

## What is a summary of cover?

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This document provides key information about the XL Catlin Liability Insurance Policy for members of the British Hang Gliding and Paragliding Association. If you need more information, consult the Policy Wording (by contacting the British Hang Gliding and Paragliding Association) or contact your insurance broker Romero Sports & Leisure.

**Who is Insured :** All Members, Officers, Clubs and Employees of The British Hang Gliding and Paragliding Association

**Type of Insurance:** Public and Products Liability

**Underwritten by:** XL Insurance Company SE

**Policy Number:** GB00069774LI18A

**Limit of Indemnity:** £5,000,000

**Geographical Limits:** Worldwide excluding USA and Canada

## Cover in a nutshell: significant features and benefits

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The XL Catlin Public and Products Liability Policy is specifically designed for members of the British Hang Gliding and Paragliding Association which means that you get tailored cover to suit your needs.

**Key benefits include:**

- cover is for claims against you for bodily injury or property damage and personal injury and denial of access in relation to the agreed association activities only;
- cover includes Injury as a result of instructional schooling activities and tandem flying;
- cover extends to include compensation you have to pay to the Crown;
- cover extends to include defence costs;
- cover extends to include overseas personal liability;
- cover includes claims against principals;
- cover extends to provide an indemnity to landowners of up to £5,000,000;
- cover extends to include criminal proceedings;
- cover includes court attendance compensation;
- cover extends to include microlight activities;
- cover extends to include SSDRs.

## The small print: significant or unusual exclusions/limitations

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The cover is on a claims occurred basis, requiring the incident/s that gives rise to a claim must occur during the period of insurance shown in the Association's schedule of insurance.

- You will be responsible for the first £250 of every claim made for property damage made under the policy.
- Any use of a glider which is illegal or intentionally or recklessly in breach of BHPA rules, regulations and operating procedures is excluded.
- Activities outside England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man is restricted to a maximum of 120 days any one period of insurance.
- Any onerous contractual terms which go beyond the duty of care you owe at common law are excluded.
- You have an obligation to take reasonable steps to prevent accident or injury or damage to property.

The above is a summary of the cover provided, for full details of the policy please contact the British Hang Gliding and Paragliding Association.



## **Your side of the bargain**

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Remember, the premium and insurance cover will be based specifically on the details you provide to the Association. So the information you give the Association will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information the Association holds on you is complete and accurate, and inform them immediately of any changes in circumstances that may affect the services provided by us or the cover provided by the policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

If you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid.

You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.

Please be aware of all terms and conditions of the Association's policy as failure to comply with them could invalidate it.

In the event of a claim, you should take note of the required procedures, such as prompt notice to the Association of the claims, as stated in the policy documentation.

As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

## **Policy length**

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Insurance contracts normally run for a period of 12 months and your contract period will be clearly shown in the Association's schedule of insurance. You must tell the Association of any changes to your business as described in the insurance policy and we will then have the option of amending the terms of the policy or issuing the Association with notice of our intention to cancel it.

## **Claims service**

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If you suffer a loss and need to make a claim you should contact the Association on 0116 289 4316 or via email at [office@bhpa.co.uk](mailto:office@bhpa.co.uk). If this is not possible, then you can call XL Catlin on 020 7621 4393 or email [UKNewNotices@xcatlin.com](mailto:UKNewNotices@xcatlin.com). You will need to provide your XL Catlin policy number and full details of the claim, including the date, amount and circumstances of loss.

## **Any questions? Any complaints?**

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If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Romero Sports & Leisure in the first instance. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claims, please contact our Compliance Officer at:

XL Catlin, 20 Gracechurch Street, London, EC3V 0BG

Or telephone on +44 (0)207 933 7000

Our Compliance Officer will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit [www.fscs.org.uk](http://www.fscs.org.uk).