

STATEMENT OF DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to protect their angling equipment.

SIGNIFICANT FEATURES AND BENEFITS

SIGNIFICANT OR UNUSUAL EXCLUSIONS AND LIMITATIONS

SECTION 1 - THEFT AND ACCIDENTAL LOSS / DAMAGE OF EQUIPMENT

Cover to the amount shown in the schedule or market value (whichever is less) for any theft or accidental loss of, or accidental damage to angling equipment as detailed in the schedule.

Cover extends to the insured's unspecified tackle box contents, i.e. hooks, floats, lures, flies etc. up to £300 or market value (whichever is less).

Cover is in force whilst the equipment is at your permanent home address, the fishing venue or in direct transit to and from the venue.

Any theft, attempted theft, loss of or damage to your angling equipment whilst in locked garages or outhouses which are not part of your home, or from sheds, or any other similar structures within the boundaries of your property.

Loss or damage where your home is left unattended or unoccupied for a period in excess of 21 days.

Any theft, attempted theft, loss of or damage to your angling equipment whilst at an angling venue that is not reported to the venue immediately and a written report obtained.

Angling equipment in transit that has not been carefully packed and packaged so as to prevent damage.

Loss or damage of any kind between midnight and 7am unless the unattended vehicle is in a locked garage.

Theft, attempted theft, loss of or damage to your angling equipment whilst in a taxi, van or similar vehicle, commercial vehicle or vehicle used as such, caravan (static or mobile), mobile homes or vehicles converted for this purpose.

A vehicle unless all points of access including sunroof are shut and securely locked, keys removed and alarm (where appropriate) operational.

A motor vehicle UNLESS the angling equipment is placed in a locked boot or concealed under a parcel shelf or manufacturers internal fitted cover.

A convertible "soft-top" vehicle UNLESS the angling equipment is placed in a compartment which can only be opened by unlocking the boot lid and not by any other means, i.e. via the rear seats.

A luggage container fitted to the exterior of the vehicle.

A vehicle which is not taxed, insured or having a current MOT (if required).

Any item of angling equipment not specified in the angling insured items list of your policy documentation.

Any theft, attempted theft, loss of or damage to your angling equipment that does not have visible evidence of forcible and violent entry.

Any theft, attempted theft or loss not reported immediately to the Police and a crime reference number obtained.

Angling equipment damaged during use.

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Damage where the item claimed for is not made available to the company for inspection. Items claimed for can only be disposed of with the prior agreement of the company.

Damage covered under any manufacturer's guarantee.

Loss or damage due to wear and tear, cleaning, repairing or restoring any article, inherent defect or faulty maintenance, mechanical breakdown, electrical currents, the action of light or atmospheric conditions, battery acid, vermin, moths or any other graduating cause.

Loss because You or the person responsible for the angling equipment chose to give up ownership or possession, even if there was a fraudulent scheme, trick or false pretence.

Equipment leased, hired or rented to others by you.

SECTION 2 – PUBLIC LIABILITY

We insure you up to the amount specified in the schedule in respect of:

- amounts you become legally liable to pay and/or
- costs and expenses of defending litigation incurred with our written consent

for claims made against you for death or bodily injury or loss or damage to property arising from one event or all events of a series consequent on one original cause happening during the period of insurance and caused by or through you participating in angling whilst at a recognised venue.

Death or bodily injury, loss or damage to property sustained in connection with your carrying on of any trade, business or profession or use of the insured equipment for hire or reward.

Death or bodily injury to you, any person using the insured equipment with your permission or consent, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual relationship.

Loss or damage to any property owned, held in trust, in the charge of or under the control of you, any person using the insured equipment with your permission or consent, any member of your immediate family, your agent or licensee, any person in the course of their employment or under a contract of service or apprenticeship with you, guest, employer or any person with whom you have a contractual relationship.

Any event which results from your deliberate act or omission and which could reasonably have been expected by you having regards to the nature and circumstances of such act or omission.

Liability created by an agreement which would not have existed in the absence of that agreement.

Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by you or anyone acting on your behalf.

SECTION 3 – PERSONAL ACCIDENT

We will cover you whilst participating in angling at a recognised venue, if you have an accidental bodily injury.

Bodily injury that happens whilst under the influence of alcohol or drugs.

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The injury must be the only cause of:

- Death
- Total permanent loss of sight
- Loss of one or more limbs
- Total permanent deafness in both ears.
- Total permanent disablement preventing you from following any and every occupation.

Benefits are reduced by 25% for people aged 16 years or under

Any act of deliberate self-inflicted injury or suicide.

Any result of pregnancy, childbirth, physical defect, infirmity or existing medical condition, unless we have been told about it and have accepted it in writing.

Loss arising out of the ownership, possession, use or operation of mechanically propelled vehicles, by you or anyone acting on your behalf.

Loss if you do not obtain the care of a suitably qualified medical practitioner as soon as possible.

SECTION 4 - TEMPORARY DISABLEMENT

Cover up to the amount specified in the schedule following an accident, occurring whilst you are participating in angling at a recognised venue, that results in temporary disablement entirely preventing you from attending to your normal business or occupation. Benefits are reduced by 50% for students or the unemployed.

The first 14 days of disablement.

SECTION 5 - REIMBURSEMENT OF CLUB MEMBERSHIP AND SYNDICATE FEES

Cover up to the amount specified in the schedule for the reimbursement of club membership and syndicate fees if you are unable to participate in angling due to accident or sickness

Fees that have yet to be paid.

The first 30 days of disablement.

Accident or injury not supported by a certificate from a medical practitioner that confirms disablement and certification from your angling club that you have not participated in angling for the period claimed and that the club has not refunded any fees to you.

The proportion of joint membership fees relating to someone other than you.

Disablement lasting more than 365 days.

Any person over the age of 75.

Accident or illness arising as a result of a pre-existing medical condition.

SECTION 6 - REIMBURSEMENT OF MATCH ENTRY FEES

Cover up to the amount specified in the schedule in respect of paid competition fees if you are physically unable to participate in a competition due to an unexpected accident or illness

Any accident or illness occurring or first showing signs within 14 days of the start of the competition.

OPTIONAL EXTENSION A - WORLDWIDE COVER

This insurance is operable up to 60 days in a year (monthly policies) / 30 days (annual policies) whilst you are using the insured items worldwide.

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OPTIONAL EXTENSION B - MATCH AND GAME FISHING

We will cover you up to the amount shown in the schedule marked value (whichever is less) for all sections as detailed in this policy and your schedule whilst you are participating in match or game fishing.

OPTIONAL EXTENSION C - NIGHT FISHING

We will cover you up to the amount shown in the schedule or market value (whichever is less) sections 1 whilst you are participating in night fishing. The insured equipment must be attended at the times by an adult who is responsible for its safekeeping.

PREMIUM AND EXCESS REVIEW

The premium and excess for this policy is reviewed once a year.

As a result of the premium and excess review, your premium and/or excess may go up, stay the same or go down, and there is no limit to the amount of change.

If we change your premium and/or excess and you do not wish to continue your cover, you should contact us to cancel.

GENERAL EXCLUSIONS & LIMITATIONS THAT APPLY TO 2 OR MORE POLICY SECTIONS

Any loss, damage, death, bodily injury or liability as a result of you taking part in dangerous sporting activities, unless we have been given prior notification and accepted the same in writing.

Loss or damage that is more specifically insured elsewhere.

Loss or damage that is not at a known place or that cannot be identified as occurring within a certain 24-hour period.

Loss by delay, confiscation or detention by customs or other officials or authorities.

Any legal liability or consequence associated with or caused by: war, invasion, act of foreign enemy or hostilities (whether war is declared or not); civil war, rebellion, revolution or insurrection, riot, civil commotion, looting in connection with any of these, strikes or lock-outs; military power or coup.

Any legal liability or consequence associated with or caused by nuclear or radioactive escape, accident, explosion, waste or contamination.

Any legal liability or consequence associated with or caused by aircraft or other aerial devices.

An excess is applicable on most sections of cover and varies dependent on your plan type. (Please see policy schedule for full details).

Any consequential loss.

Loss resulting from the insured undertaking hazardous pursuits unless we are given prior advice and the appropriate premium paid and any additional terms and conditions included as deemed necessary by Us.

Death or injury as a result of you taking part in any naval, military or air force service or operations.

There will be no benefits if a claim is in any way untrue or fraudulent, or arises from a malicious, wilful or criminal act by: You or someone acting on Your behalf; someone caring for or in control of the insured property; or one of Your relations, agents, employees, licensees, paying guests or someone living with You.

Use of insured property for anything other than for social, domestic or pleasure purposes.

Any consequential loss.

Loss arising from wear and tear, gradual deterioration, moths, vermin or from any process of cleaning, repairing, alterations, dyeing or restoring any article.

Loss arising solely from electrical or mechanical breakdown or derangement.

We do not cover any loss, injury, damage, illness, death or legal liability, directly or indirectly, caused by, happening through, in consequence of or contributed to by Influenza or any derivation or variant thereof.