



FISHING INSURANCE

Insurance Product Information Document

Company: The Equine and Livestock Insurance Company Limited

Product: Angling

(registered in England and Wales no: 294940)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in other documents; your sum insured is shown on your Policy Schedule.

What is this type of insurance?

The policy primarily provides cover for theft, loss or accidental damage of your angling equipment.



What is insured?

- ✓ Loss, theft or accidental damage of your angling equipment from your home, a recognised angling venue or whilst in direct transit to and from the angling venue.
- ✓ Your legal liability to others for compensation and costs arising from your use of your angling equipment at a recognised angling venue.
- ✓ Death, total permanent disablement, loss of hearing, sight or limbs as a result of a bodily injury sustained whilst participating in angling at a recognised venue.
- ✓ Bodily injury resulting in temporary disablement whilst participating in angling at a recognised venue.
- ✓ Paid competition fees if you are physically unable to participate in a competition due to an unexpected accident or illness.

Optional Extensions:

- Worldwide cover.
- Match and game fishing.
- Night fishing.



What is not insured?

- ✗ Any claims where the security has not been complied with.
- ✗ Death or bodily injury, loss or damage to property owned by you or any person handling the item with your permission or consent.
- ✗ The first 14 days of temporary disablement.
- ✗ Any club membership or syndicate fees yet to be paid.
- ✗ Reimbursement of match entry fees where any accident or illness occurred or first showed signs within 14 days of the start of the tournament.
- ✗ Policy excess.



Are there any restrictions on cover?

- ! Angling equipment in excess of £50 unless specified.
- ! Any single item of angling equipment over £1,500.
- ! Tackle box - any amount over £300.
- ! Losses which are not expressly covered by the terms and conditions
- ! Any loss occurring as a result of sea fishing or any other types of fishing other than those stated on your policy schedule.
- ! 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; or one of your immediate family members, relations, agents, employees, licensees, paying guests, or other person in contractual relationship with you.



Where am I covered?

- ✓ This policy covers any damage, loss or liability arising within the United Kingdom, Channel Islands and Isle of Man except as where indicated above.



What are my obligations?

You are obliged to inform us of any event, fact or occurrence which may influence our decision to enter into or renew this contract of insurance. If you are in any doubt whether a fact is material, you should disclose it.



When and how do I pay?

You can pay your premium annually (every 365 days), calendar monthly (every calendar month) or lunar monthly (every 28 days). Payment can be made by direct debit, credit or debit card or cheque.



When does the cover start and end?

Your cover will take effect at the date and time stated on your Policy Schedule and ends at the conclusion of your Policy Term (as stated on your Policy Schedule and defined in your Policy Wording).



How do I cancel the contract?

You can cancel at any time. If you cancel within the first 14 days of policy inception and no claim has been made, you will receive a full refund of any premium paid.