

# Bronze Anglers First Insurance



Company: Anglers First Insurance

Product: Bronze Anglers Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

## What is this type of Insurance?

This insurance is suitable for Anglers and provides cover for theft and accidental damage for your fishing equipment, as well as personal accident cover.



### What is insured?

- ✓ Accidental Damage to Insured Equipment: £4,000
- Maximum claim from a locked shed: £3,000
- Maximum claim for bait cover: £200
- Maximum claim for bivvy and tent: £200
- ✓ Theft of the Insured Equipment: £4,000
- Maximum claim from a locked shed: £3,000
- Maximum claim for bait cover: £200
- Maximum claim for bivvy and tent: £200
- ✓ Record Catch: £1,000
- ✓ Liability to the public: £5m
- ✓ Personal Accident: £5,000



### What is not insured?

- ✗ Any excess as detailed in your Policy Schedule
- ✗ Loss of or damage to trinkets, trophies, medals, coins, money, credit or change cards, documents, stamps
- ✗ Loss or destruction of or damage to any property or any loss or expense that arise directly or indirectly from the event which led to your claim unless specifically stated in this policy
- ✗ Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted.
- ✗ Any claim for Theft of the Insured Equipment where a crime reference number cannot be provided in support of the claim
- ✗ Theft or attempted Theft of the Insured Equipment left Unattended in the open other than whilst in use at a Recognised Angling Facility
- ✗ Theft of attempted Theft of the Insured Equipment other than from a securely locked building
- ✗ Theft where access has been gained by any means other than violent and forcible entry



### Are there any restrictions on cover?

- ! Any Insured Equipment individually valued over £500 must be declared to Anglers First and noted on your Policy Schedule
- ! Cover is available in the United Kingdom including 90 days in any one Period of Insurance anywhere Worldwide
- ! Theft from a motor vehicle can only be covered if the Insured Equipment is not visible and the vehicle has all points of access including any sun roof shut and securely locked and any keys removed from the vehicle



## Where am I covered?

- ✓ Cover is offered in the United Kingdom including up to 90 days in any one Period of Insurance Worldwide.



## What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



## When and how do I pay?

You can pay your premium as a one-off payment. Payment can be made by credit or debit card.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, you will be entitled to a pro-rata premium refund on the condition that no claims have been made or are pending.

## Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. This can be checked on the Financial Services Register at <https://register.fca.org.uk> or by calling them on 0800 111 6768 or 0300 500 8082.

## Making a claim

If you need to make a claim, please obtain a claim form as soon as possible after the event by contacting us in one of the following ways;

- Calling us on 0344 893 1022
- Emailing us at [specialistclaims@directgroup.co.uk](mailto:specialistclaims@directgroup.co.uk)
- Writing to us at Direct Group Specialist Claims, PO BOX 1192, Doncaster, DN1 9PU

For Liability Claims:

- Calling us on 01904 686 790
- Emailing us at [ukg@langlesyclaimsservices.com](mailto:ukg@langlesyclaimsservices.com)
- Writing to us at Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG

On all correspondence please tell us you are insured by Anglers First and provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your claim as quickly as possible.

## Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

### Complaints regarding the SALE OF THE POLICY

Please contact your administrator/agent who arranged the Insurance on your behalf.

### Complaints regarding CLAIMS

Name: Direct Group Ltd

Address: Direct Group Ltd, Customer Relations, PO BOX 1193, Doncaster, DN1 9PW

Tel: 0344 854 2072

Email: [customer.relations@directgroup.co.uk](mailto:customer.relations@directgroup.co.uk)

### Complaints regarding LIABILITY CLAIMS

Name: Langleys Solicitors LLP

Address: Langleys Solicitors LLP, Queens House, Micklegate, York, YO1 6WG

Tel: 01904 686 790

Email: [ukg@langleysclaimsservices.com](mailto:ukg@langleysclaimsservices.com)

**On all correspondence please tell us you are insured by UK General Insurance and quote scheme reference 06494B please also provide the reference number shown in the policy wording along with the unique policy number from your policy schedule. This will help us to validate your policy details and deal with your query as quickly as possible.**

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of up to €2million and fewer than ten employees. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service

Exchange Tower, London E14 9SR

Tel: 0800 023 4 567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer.

## What happens if we can't meet our liabilities?

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).