

Anglers Insurance

Insurance Product Information Document

Company: Anglers First Insurance

Product: Gold Anglers Insurance

Anglers First Insurance is a trading name of Golfguard Ltd. Golfguard Ltd is authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm Reference Number 310410.

This document is a summary of insurance cover and restrictions found in the policy. It is not personalised to your individual selections and does not provide a complete representation of all the provisions of your policy. Please refer to your policy documentation, including the Schedule, for full details of your cover and the terms and conditions.

What is this type of insurance?

This policy protects you whilst fishing in a private capacity in respect of your liability should you injure a third party or third party property. Cover is also provided for theft and accidental damage to your fishing equipment as well as personal accident cover.



What is insured?

Unless otherwise stated in your policy schedule, the following is insured –

Public Liability

- ✓ Death or injury to any person caused whilst you are fishing.
- ✓ Damage to third party property caused by your use of fishing equipment whilst fishing.
- ✓ Total maximum liability across all claims £5,000,000.

Personal Accident

- ✓ Your death as a result of an accident whilst fishing. Maximum - £10,000.
- ✓ Your loss of limb(s) or loss of sight caused by an accident whilst fishing. Maximum - £10,000.
- ✓ Your permanent total disablement caused by an accident whilst fishing. Maximum - £10,000.
- ✓ Pro-rata reimbursement of pre-paid subscription/fees to your Angling Club if you are unable to fish due to an accident for more than 60 days – up to £500.

Fishing Equipment

- ✓ Theft/accidental damage to your fishing equipment - up to £12,000. Maximum – £3000 any one item.

Record Catch

- ✓ Payment if you make a verified British Record Catch at a fishing venue. Maximum - £3,000.



What is not insured?

- ✗ Liability, theft or damage arising from fishing in a professional capacity.
- ✗ An accident which occurs when you are not fishing.
- ✗ An accident not caused by violent and external means.
- ✗ If an action for damages is brought against you in a Court of Law outside the United Kingdom.
- ✗ Any accident sustained whilst you are under the influence of alcohol or drugs.
- ✗ Injury caused or aggravated by any condition which existed prior to an accident.
- ✗ Theft/damage of fishing equipment left unattended in the open.
- ✗ Theft/damage of fishing equipment from an unattended vehicle unless the equipment is out of sight in a locked boot/compartament and there are signs of forcible entry.
- ✗ Theft of fishing equipment from a luggage container fitted to the exterior of any vehicle.
- ✗ Theft of equipment from a river or lake at night where your equipment is not within 3 metres of you whilst you are asleep or from any vehicle or premises which has been empty/not in use for more than 14 days.
- ✗ Loss or damage caused by wear and tear or other deterioration.
- ✗ Theft not reported to police/carrier within 24 hours of discovery.
- ✗ Theft of equipment from any building unless all locks, padlocks and security devices have been put into full and effective operation and there are signs of forcible entry.



Are there any restrictions on cover?

- ! Sea Angling is not included within this cover.
- ! The excess (which is the amount you have to pay towards a claim) as noted on your policy schedule.
- ! Single item limit of £3,000 in relation to fishing equipment unless specified separately.
- ! There is no cover for any type of camera, binoculars, fishing spectacles or sun-glasses.
- ! The maximum claim limit for theft from a locked shed is £9,000.
- ! Maximum claim for theft/damage to bait is £600.
- ! Maximum claim limit for theft/damage to your tackle box and contents is £1,200.
- ! You must be aged between 18 and 89 years to take out this insurance.



Where am I covered?

- ✓ You are covered in the United Kingdom including The Channel Islands and Isle of Man. You are also covered Worldwide for up to 60 days in any one period of insurance.



What are my obligations?

- You must ensure that all information provided is accurate and complete. Failure to do so may mean your insurance is invalidated, your terms or premium may be incorrect, a further premium may need to be collected, or your policy may be cancelled by the insurer.
- You must let us know if the information you provided when you took out/renewed this insurance has changed.
- Proof of ownership is required for any single item valued over £300 and confirmed as insured under this policy.
- You must take all reasonable steps to prevent, theft, damage, injury or an accident.
- If you wish to claim under the Record Catch section, you must provide written confirmation of your British Record Catch from The British Record (rod caught) Fish Committee with confirmation that it is in line with their current procedures.
- In the event of bodily injury, you must seek and act upon medical advice as soon as possible.
- You must tell us without delay about any claim or event that might give rise to a claim as soon as you become aware of it.



When and how do I pay?

The premium for this policy is shown in your Schedule. You must pay the premium due for this policy within the time frames specified to you.



When does the cover start and end?

Your policy will start and end on the dates specified as the Period of Insurance in your Schedule, unless it is cancelled by you or by us before it ends. Our right to cancel is limited as set out in the policy.



How do I cancel the contract?

You can cancel your policy at any time and we will refund your premium less a charge for the time you were covered, providing you have not made a claim.