

## Sterling Insurance Company Limited

Tackle Wise Fishing Protection specially arranged for Amateur Anglers by  
Marsh Insurance Services

### Policy Summary

The Tackle Wise Fishing Protection Policy is specifically designed to meet the insurance needs of amateur anglers. The policy covers loss of or damage to any make or type of angling equipment that you choose to insure.

The cover applies anywhere in the UK, or elsewhere in the world for individual trips not exceeding 60 days at any one time.

This document summarises the wide protection and benefits available with the Tackle Wise Fishing Protection Policy. Full details of the policy cover, including terms, conditions and exclusions, are contained in the policy document. It is important that you read the policy document carefully; a copy is available on request from Marsh Insurance Services.

This Summary does not constitute any evidence of insurance.

The Tackle Wise Fishing Protection Policy is backed by Sterling's commitment to provide a quality product.

### General Policy Conditions and Exclusions

The Tackle Wise Fishing Protection policy contains general policy conditions and exclusions which are summarised below. This is not an exhaustive list. All sections may be subject to special conditions. Please refer to a specimen policy wording for full details.

| Summary of General Policy Conditions  | Summary of General Policy Exclusions   |
|---|--|
| <ul style="list-style-type: none"> <li>- Cancellation<br/>The Company may cancel this policy or any section by sending a recorded delivery letter to the last known address of the insured giving               <ul style="list-style-type: none"> <li>a) seven days notice in the event of non-payment of any premium instalment on its due date</li> <li>b) seven days notice in other circumstances when the Company may refund a proportionate part of the unexpired portion of the premium</li> </ul>               The insured may cancel this policy at any time by giving written instructions to the Company, but will not be entitled to any refund of premium if this occurs after 14 days from the issue of the policy.             </li> <li>- Change in risk</li> <li>- Reinstatement of sum insured</li> <li>- Reasonable care</li> <li>- Compliance with warranties</li> <li>- Fraud</li> </ul> | <ul style="list-style-type: none"> <li>- radioactive contamination (but such contamination caused by terrorists can be covered under a separate Terrorism policy)</li> <li>- war, invasion, civil war, rebellion or revolution</li> <li>- any act of terrorism (Note: cover for most acts of terrorism is available under a separate Terrorism policy)</li> <li>- sonic bangs</li> <li>- confiscation, nationalisation or requisition by any government or authority</li> <li>- computer viruses</li> <li>- gradual pollution or contamination</li> <li>- property being heated</li> <li>- overrunning or self-heating of electrical machines not resulting in fire</li> <li>- theft by you or any member of your family or household</li> <li>- disappearance, unexplained loss or inventory shortage</li> <li>- failure of any computer to recognise a valid date</li> </ul> |

## Section 1 – All Risks – Angling Equipment

Loss of or damage to property that you have chosen to insure occurring anywhere in the UK or elsewhere in the world during any individual trip not exceeding 60 days at any one time (but the cover will not apply in any country where the Foreign Office of the British Government recommends, prior to the commencement of any journey, against travel to such country or travel only when essential).

| Significant Features and Benefits   | Significant Exclusions and Limitations   |
|---|--|
| <p>The amount payable in the event of a claim is the cost of repairing or replacing the property as new. If any article is part of a set the amount payable is a reasonable and fair assessment of the value of that article as part of the set.</p> <p>The Company will pay for replacement or repair as new if the equipment is up to five years old.</p> <p>In the event the Insured requires the payment to be made in cash the amount payable will be Market Value</p> <p>The amount payable for equipment over five years old shall be market value.</p> <p>Night Fishing automatically included</p> <p>Damage to Fishing Rods and Poles whilst in use included as standard</p> <p>Cover included in locked outbuildings and sheds subject to sum insured shown in schedule</p> | <ul style="list-style-type: none"> <li>- damage caused by wear, tear or any gradually operating cause</li> <li>- electrical or mechanical breakdown</li> <li>- use of any article contrary to manufacturers' instructions</li> <li>- faulty or defective workmanship or operational error or omission</li> <li>- damage to property caused by any process it is undergoing</li> <li>- loss consisting of change of temperature, colour, flavour, texture or finish</li> <li>- tapes, cassettes, cartridges, films (exposed or otherwise) or batteries unless specifically insured</li> <li>- theft from any unattended vehicle             <ul style="list-style-type: none"> <li>- between 2100 hours and 0600 hours</li> <li>- unless the vehicle is a car or van of a fully enclosed type with all openings closed and all protections put into effect, the property being out of sight in a locked boot or other compartment and the theft involves the use of force or violence of which there is visible evidence</li> </ul> </li> <li>- the first £50 of each and every claim</li> <li>- the first £125 of each and every claim in respect of damage to fishing rods or poles whilst in use.</li> </ul> |

## Section 2 – Personal Accident and Reimbursement of Fees

This section provides you with compensation should you sustain bodily injury whilst participating in angling at a recognised venue

| Significant Features and Benefits  | Significant Exclusions and Limitations  |
|--|---|
| <ul style="list-style-type: none"><li>- death, loss of limbs or sight, permanent total disablement or temporary total disablement</li><li>- compensation for each week that temporary total disablement lasts</li><li>- reimbursement of club fees as a result of a non-fatal accident or illness causing inability to participate in angling for more than 30 days</li><li>- reimbursement of pre paid match fees as a result of a non-fatal accident or illness causing inability to participate in an angling match</li></ul> | <ul style="list-style-type: none"><li>- wilfully self-inflicted injury</li><li>- any pre-existing medical condition or defect</li><li>- the first 14 days in respect of temporary total disablement</li><li>- any bodily injury or illness for persons in excess of 75 years</li><li>- in respect of reimbursement of match fees the Company will not be liable for bodily injury or illness occurring during the 14 days immediately prior to the start of the match</li></ul> |



## Section 4 – British Record Catch

This section provides you with a cash payment in the event of you attaining a British Record Catch

| Significant Features and Benefits   | Significant Exclusions and Limitations                        |
|---|---|
| - The amount shown in the Schedule in respect of a British Record confirmed by the National Federation of Anglers | - catches not confirmed by the National Federation of Anglers |

## Customer Service Information

### **Sterling Insurance Company Limited**

Sterling Insurance Company Limited is a private company limited by shares, registered in England and Wales number 498605. It is authorised and regulated by the Financial Services Authority (FSA). The FSA is the independent watchdog that regulates financial services. Our FSA register number 202012. You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Sterling Insurance Company limited is a member of Sterling Insurance Group Limited.

Head and Registered Office: Ambassador House, Paradise Road, Richmond upon Thames, Surrey TW9 1SQ.

### **2. Disability Discrimination Act 1995**

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a textphone facility, audio tapes, large print documentation and Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.

### **3. Law applicable to the contract**

We propose to choose English law as the law applicable to the contract unless we agree another choice of law with you prior to the start date.

### **4. Premiums**

Premiums are payable annually to Marsh Insurance Services. Insurance premium tax, as imposed by current legislation, is incorporated into all premiums.

### **5. Duration of contract**

The first period of insurance under your Tackle Wise Fishing Protection Policy will be 12 months unless otherwise requested by you and agreed by the Company.

### **6. Financial Services Compensation Scheme**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS.

### **7. Notification of a claim**

If you have a claim, or are aware of an incident that could result in a claim, please contact Sterling Insurance Company Limited on 0845 271 1300.

## Enquiries or complaints

If you wish to make a complaint about any aspect of our service, you should write to the Customer Services Manager at Sterling Insurance Company Limited, 3<sup>rd</sup> Floor, Blackburn House, 22-26 Eastern Road, Romford Essex RM1 3PJ or telephone 01708 777900.

Please provide all relevant details of your policy and in particular your policy number to enable your complaint to be dealt with speedily.

If you remain dissatisfied you may also have the right to refer your complaint to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

If you have an enquiry or complaint about the suitability of the policy for your needs or about the advice or service you received from the insurance intermediary through whom you purchased your policy, you should contact them directly.

Following this procedure will not affect your legal rights.

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