

Protect
myincome.com

SPORTS ACCIDENT

Cover against sporting
accidents and injury



WELCOME TO THE SPORTS ACCIDENT PLAN

**FACE IT – ACCIDENTS ARE PART OF
SPORT, BUT THERE IS A WAY YOU CAN
PROTECT YOURSELF FINANCIALLY...**

We're told that regular participation in sport is good for your health. It can help keep you fit, keep your mind sharp and get your heart racing. You'll also develop new friendship groups along the way and share unforgettable moments of triumph, and failure.

WHAT'S NOT TO LIKE?

But by putting your body on the line, it puts you at greater risk of injury. And when injury happens, it can cost you financially. Perhaps you'll need to take time off work to recover. You may need help getting around. And there may be damaged equipment that needs repair or replacement.

Whenever your favourite pastime starts costing you like this, it starts to become less enjoyable. Rather than enjoying the moment, you start fearing the worst.

This is why we've created the Sports Accident Plan. It's for the sporting warriors just like you – who want to enjoy sports knowing that if a serious accident takes place, you'll get money to help with your costs.



MOTOR SPORTS



EQUESTRIAN



WINTER SPORTS *(Excluding races)*



RUGBY



YOUR BENEFITS EXPLAINED

	SILVER	GOLD
MONTHLY PREMIUM	£30 per month	£50 per month
OUT OF WORK BENEFIT	£250 per week	£350 per week
This is payable for every full week that you're unable to work following a sports accident. You'll receive this benefit until you can return to work, up to a maximum of 26 weeks. No benefit is payable for the first 2 weeks of disablement.		
HOSPITALISATION BENEFIT	£250 per week	£350 per week
This is payable for every full week you're hospitalised following a sports accident. You'll receive this benefit until you leave hospital, up to a maximum of 104 weeks. No benefit is payable for the first 2 weeks of hospitalisation.		
COMA BENEFIT	£250 per week	£350 per week
This is payable for every full week you're in a coma following a sports accident. You'll receive this benefit until you regain consciousness, up to a maximum of 26 weeks.		
SERIOUS INJURY BENEFIT	£25,000	£35,000
This is payable in the event of any of the following, which occur following a sports accident: accidental death, loss of limb, total and irrecoverable loss of sight of one or both eyes, permanent total disablement.		

FRACTURE BENEFITS ON ALL PLANS	
UPPER LEG	£250 - Open Fracture £150 - Closed Fracture
LOWER LEG, KNEECAP, ANKLE, ARM, WRIST, SKULL	£200 - Open Fracture £125 - Closed Fracture
HAND*, FOOT*, SHOULDER BLADE, BREASTBONE, COLLAR BONE	£150 - Open Fracture £100 - Closed Fracture
These are payable following a sports accident. A closed fracture is defined as a clean break and the ends of the bone do not penetrate the skin. An open fracture is where the bone penetrates the skin. *Excluding fingers and toes.	



FROM
BROKEN
BONES TO
ACCIDENTS
THAT KEEP
YOU OFF
WORK, WE'VE
GOT YOU
COVERED

WHAT ISN'T COVERED?

- › Where the accident does not result from participation in sports
- › Fracture benefits during the first 7 days of the plan
- › All combat sports and winter sports races
- › Selected extreme sports
- › Mountaineering and rock climbing
- › Professional sports

Please see the policy document for full information.

THERE'S A BUZZ ABOUT HIVE



Buying insurance can be complicated, but it really shouldn't be. So we've set out to do things differently - create a bit of a buzz if you like...

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

In support of

Avon
Wildlife Trust



WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible. You can read more about this on our website.

We're also proud members of Avon Wildlife Trust and for every policy sold we donate £1 to them. With your support we'll help the charity create and restore a wildlife-rich natural world, including beautiful wildflower meadows which help bees and other pollinating insects to flourish. You can read more about their amazing work at www.avonwildlifetrust.org.uk.

IMPORTANT INFORMATION

CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 14 days from its start date for a full refund, provided that you've not made a claim.

ELIGIBILITY

You must be:

- ▶ Between the ages of 17 and 60 inclusive
- ▶ Resident in the UK, Isle of Man or Channel Islands
- ▶ Employed and working for a minimum of 16 hours per week, or self-employed

REGULATORY DISCLOSURE

Travelers Syndicate Management Limited is a Lloyd's syndicate. Lloyd's insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if a Lloyd's Underwriters is unable to meet its obligations to you under this insurance. If you were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this insurance. More details about the FSCS can be found on their website www.fscs.org.uk

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