

Robins Row Game Shoot Cancellation Scheme

Summary of cover

The Financial Services Authority is the independent watch dog that regulates financial services. IT requires us to give you this document.

This summary provides an outline of your insurance programme. It does not cover all of the terms, conditions, exclusions and limitations of your policy (and does not form part of that policy) and is not to be regarded as a substitute for your policy which you should study carefully upon receipt.

Who are we?

HCC Specialty Ltd

Products

Contingency insurance for cancellation or abandonment due to adverse weather of game shooting events

Cover (subject to underwriting and acceptance criteria)

Proportionate cover based on the cancellation time being up to the start of the third drive for the day shown and after 1230pm:

- Shoot cancelled before any drives (after 1230) – 100% of sum insured payable
- Shoot cancelled after the start of the first drive – 66% of sum insured payable
- Shoot cancelled after the start of the second drive – 33% of sum insured payable
- Shoot cancelled after the third drive has started – 0% of sum insured payable

Adverse weather is defined as torrential rain, high winds, poor visibility (low cloud, fog etc.)

Additional Cover available at an additional cost

- Snow

Significant Restrictions and Exclusions

- Any shoot cancelled before 12.30pm
- Snow
- A policy excess may apply

Duration

Policy is only applicable for the day of the shoot

Choice of Law

English law and the exclusive jurisdiction of the English courts will apply to the contract unless otherwise agreed.

Insurer details

HCC International Insurance Company Plc
Authorised and regulated by the Financial Services Authority No. 202655
Registered in England and Wales No. 01575839
Registered Address, Walsingham House, 35 Seething Lane, London, EC3N 4AH, UK
Main Business, Insurance Company

Cancellation rights

If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive your policy documentation, whichever is the later.

If you wish to do so and the insurance cover has not yet commenced, you will be entitled to a full refund of the premium paid. Alternatively, if you wish to do so and if the insurance cover has already commenced, you will be entitled to a refund of the premium paid, subject to a deduction for the time for which you have been covered, calculated as a proportion of the time for which the insurance would have provided cover and for any cost incurred by us in issuing the policy.

To exercise your right to cancel your policy, please contact your regular insurance adviser at the address shown on your policy schedule.

If you do not exercise your right to cancel your policy, it will continue in force for the term of the policy and you will be required to pay the full premium as stated. Alternatively, if you are not an individual/sole trader (including a partnership in England and Wales) there are no cancellation rights under this policy.

How to make a claim

In the event of a claim we will require a statement from the Head Gamekeeper/ Estate Manager/ Shoot Captain who shall constitute the sole judge as to whether or not a scheduled shoot can take place and whose decision shall be accepted as final and binding on both parties.

In the event of a claim you may be required to obtain a weather report from the nearest meteorological office, airport or coastguard station for the date in question, at your own expense.

Complaints procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel that we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

If you have any questions or concerns about your Certificate or the handling of a claim you should in the first instance contact:

Director London Operations,
HCC Specialty Underwriters Limited,
40 Lime Street,
London,
EC3M 5BS

If you are unable to resolve the situation and wish to make a complaint, you can do so in writing at the following address:

Head of International Compliance,
HCC International Insurance Company Plc,
Walsingham House,
35 Seething Lane,
London
EC3N 4AH

In the event that we are unable to resolve your complaint, it may be possible for you to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process.