SHOOT CANCELLATION INSURANCE
INSURANCE PRODUCT INFORMATION DOCUMENT

This **policy** has been arranged by Brit Syndicate 2987 managed by Brit Syndicates. Brit Syndicate 2987is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our company registration number is 204975.

What is this type of insurance?
This is a shoot cancellation insurance policy.

This document provides a guide to the cover provided and does not contain full details of the insurance policy terms, conditions and exclusions, which can be found in the insurance policy itself.

What is insured?

Your irrecoverable expenses if you or a participant are unable to attend or fully participate in a shoot event due to:

Cover Option 1

- ✓ cancellation, curtailment or abandonment of the shoot event following adverse weather
- ✓ cancellation, curtailment or abandonment of a shoot event due to the disruptive action of any organised protest group which is beyond your or a participant's control

Cover Option 2

- ✓ cancellation, curtailment or abandonment of the shoot event following adverse weather
- ✓ cancellation, curtailment or abandonment of a shoot event due to the disruptive action of any organised protest group which is beyond your or a participant's control
- ✓ adverse travel conditions
- ✓ death of a close relative (up to 75 years of age)
- ✓ injury or illness preventing you or a participant from travelling to or participating in the shoot event (restricted to accidental death only for those aged between 75 – 80 and cover is excluded for those 81 or over)
- ✓ attendance required for jury service

What is not insured?

- ✗ any events that do not come within the cover;
- ✗ any costs or expenses for additional activities;
- ✗ any costs other than for pre-booked accommodation for the night prior to the shoot event and the night of the shoot event;
- ✗ cancellation of the shoot event due to the lack of birds;
- ✗ claim(s) arising within 14 days of inception of this policy;
- ✗ road travel other than mechanical breakdown;
- ✗ pre-existing medical conditions;
- ✗ prior awareness of circumstances likely to result in a claim;
- ✗ tips, gratuities and voluntary contributions;
- ✗ the excess;
- ✗ prior awareness of insolvency of the estate;
- ✗ your awareness of your required attendance for jury service at the time of booking the shoot event, travel expenses and accommodation costs;
- ✗ unfavourable weather conditions;
- ✗ outside the territorial limits of the policy
- ✗ Communicable Disease
- ✗ Coronavirus Disease, Severe Acute Respiratory Syndrome Coronavirus 2 and any mutation or variation of SARS-CoV-2
- ✗ Cyber

Are there any restrictions on cover?

! Endorsements may apply to your policy. These will be shown in your policy documents.

Where am I covered?

✓ This insurance covers the shoot events taking place at the location named in the schedule.

What are my obligations?

- If the information you have provided is no longer true, valid or up to date, you must inform us as soon as is reasonably practicable as this may affect your policy and your ability to claim under it.
- In the event of a claim, you must inform us if there is any other insurance in place at the time of any incident which gives rise to a claim under this policy which covers, the same loss, damage, expense or liability.

When and how do I pay?

- For full details of when and how to pay, you should contact your broker.

When does the cover start and end?

- The period dates can be found on your certificate of insurance or schedule

How do I cancel the contract?

- You can cancel this insurance at any time by contacting your broker. After the cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered.