

Hot Air / Gas Balloon & Airship Insurance Insurance Product Information Document


This insurance is provided by **Liberty Mutual Insurance Europe SE (LMIE)** who are authorised and regulated by the Luxembourg Minister of Finance and the Commissariat aux Assurances.


Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (registered number 829959). Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits, can be found in the policy document which is available on request.

What is this type of insurance

This Policy is intended to cover Hot Air Balloons, Gas Balloons, Airships & other aerial devices.

 What is insured?
Material Damage
Loss or Damage to property up to £30,000 unless a higher limit is agreed
Up to £6,000 for Ground Equipment including trailers unless a higher limit is agreed
Up to £5,000 for search and recovery costs
Up to £1,000 per person for the personal effects of the pilots and passengers
Vermin or insect damage up to £10,000
Liability,
Cover for your Liability to pay claims in respect of bodily injury to passengers and third parties and damage to third party property up to £10,000,000
Up to £650,000 or the limit purchased for noise liability

 What is not insured?
Material Damage
<ul style="list-style-type: none"> ✗ Damage caused by gradual deterioration, wear and tear corrosion rust wet or dry rot. ✗ Damage caused by faulty or defective workmanship ✗ Damage following mechanical or electrical breakdown, derangement or overloading ✗ The first £50 of any claim for personal effects and the first £250 of any other claim
Liability
<ul style="list-style-type: none"> ✗ Liability for bodily injury to employees ✗ Damage to the personal belongings of the Insured (except pilot's personal effects) ✗ Liability which attached by virtue of a contractor agreement but which would not have attached in the absence of such contract or agreement ✗ Liability arising from pollution or contamination ✗ The first £250 of any property damage claim



Are there any restrictions on cover?



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



Where am I covered?



United Kingdom, European Union, Norway, Switzerland and Turkey



What are my obligations?

You shall:-

- Maintain the equipment in a good state of repair
- Take all reasonable precautions for the safety of the property insured
- Take all reasonable precautions to prevent damage, accident or injury
- Comply with all statutory requirements and other safety regulations imposed by any authority
- Exercise care in the selection and supervision of employees and crew
- Take immediate steps to remedy any defect or danger that becomes apparent and take such additional precautions as could be reasonably expected



When and how do I pay?

For full details of when and how to pay, you should contact J Bennett & Son (Insurance Brokers) Ltd



When does the cover start and end?

This insurance covers a 12 month period and the dates of cover are specified on your policy schedule



How do I cancel the contract?

In addition to the cancellation provisions contained in the policy, you have the right to cancel your policy at any time within 14 days of receipt of the policy wording by notifying J Bennett & Son (Insurance Brokers) Ltd in writing and, provided you have not made a claim, you will receive a full refund of your premium.



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