

SCHEDULE OF COVER

Policy Holder	Nirvana Europe Ltd
Policy Number	YJMB0000105
Insured Address	Osprey House, Kingfisher Way, Silverlink Business Park, Wallsend, NE28 9NX
Effective from	1 December 2019 at 00:00
Expiry date	30 November 2020 at Midnight

We agree to insure **your participants** under the terms, conditions and exceptions contained in the policy wording and outlined in this **schedule**

Your participants are insured for losses that occur during the **period and sections of insurance** for which they have opted-in and as outlined below

EVENT ENTRY FEE

We will pay a non refundable race fee for your participant should they be unable to attend a qualifying event due to a sudden and unexpected event as outlined in the policy wording.

Excess	The first 15% of every claim
Maximum Limit	£1,000



SUMMARY OF COVER

SECTION	STANDARD BENEFITS	DESCRIPTION	SIGNIFICANT EXCLUSIONS OR RESTRICTIONS
1 - Event Entry Fee	Up to £1,000	We will pay a non refundable race fee for your participant should you be unable to attend the event due to a sudden and unexpected event	The first 15% of every claim Costs in excess of £1,000 Non refundable portion, less any refunds covered only Pre-existing conditions Foreseeable or avoidable events
Worldwide	Included	All sections of cover under this policy are extended to include claims occurring anywhere in the world	

IMPORTANT INFORMATION

Complaints Procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

- Complaints regarding:
- 1. SALE OF THE POLICY - Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0046 | Email: support@YellowJersey.co.uk.
 - 2. CLAIMS HANDLING- Yellow Jersey, Prospero, 73 London Road, Redhill, Surrey, RH1 1LQ | Tel: 0333 003 0600 | Email: claims@YellowJersey.co.uk.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than £2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR | Tel: 0300 123 9123 | Email: complaint.info@financial-ombudsman.org.uk. The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.