

## POLICY SUMMARY

The Financial Services Authority (FSA) is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if this policy is right for you.

This Key Facts document gives a summary of your policy. It doesn't include all the definitions, exclusions, terms and conditions. The policy document gives the full terms and conditions and this is available from your broker.

Insurer Details	<p>Allianz Global Corporate &amp; Specialty 27 Leadenhall Street, London EC3A 1AA.</p> <p>Company No. FC024389. Branch No. BR006950.</p> <p>Authorised by Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin) and regulated by the Financial Services Authority (FSA) for the conduct of UK business. FSA reg. number: FRN214374.</p> <p>Head Office: Allianz Global Corporate &amp; Specialty AG, Königinstraße 28, 80802 München, Germany.</p>
Cancellation rights	<p>You have the right to cancel up to 14 days after the later of (i) the start date of the policy and (ii) the day on which you receive your policy. To exercise that right you must contact your intermediary within that period to enable him to notify us. Unless you exercise your right within that period this policy will be confirmed and the cancellation provisions in the policy, if any, will apply.</p>
Applicable Law	Law & Jurisdiction of England and Wales
Notification of a claim	<p>In the event that you believe you may have a claim under this policy you must contact:</p> <p>Hill Aviation Insurance Services Limited, Unit 1A Sycamore Business Park, Copt Hewick, Ripon, North Yorkshire, HG4 5DF. Telephone: 01765-690777, Facsimile: 01765-690544, Email: <a href="mailto:hillaviation@btconnect.com">hillaviation@btconnect.com</a></p> <p>Please provide the following information when making a claim: Certificate number, Insured's name, Glider registration number</p>
How to complain	<p>In the event that you have a query about the sale or performance of this policy you should, in the first instance, contact the intermediary from whom it was purchased. Should this develop into a complaint you should make your complaint in writing to:</p> <ol style="list-style-type: none"> <li>1. The intermediary who sold you this policy</li> <li>2. Allianz Global Corporate &amp; Specialty at the address given above. We will send you a copy of our complaints procedure which includes time scales for responses established by FSA.</li> </ol> <p>A copy of our complaints procedure is available on request, but will be supplied automatically in the event you refer a complaint to us.</p> <p>If we are unable to resolve your complaint, you may be able to refer it to the Financial Ombudsman Service (FOS). Referring your complaint to the FOS will not prejudice your rights to take legal proceedings.</p>
Compensation	Allianz Global Corporate & Specialty may be covered by the Financial Services Compensation Scheme (FSCS).
Duration of Policy	12 months from inception of the policy

Types of Cover available	Physical Damage			Insured's liability for Bodily Injury and Property Damage		
	Hull: Full Flight Risks	Hull: Ground Risks	Ancillary Equipment	Third Party Liability	Passenger Liability	Vehicle Airside

Please see your quote to identify the coverages that will be applicable per your request.

**Features & Benefits of this Policy**

Only highest Excess applies in event of multiple claim	✓	✓	✓			
Hull Excesses are insured on a franchise basis	✓	✓				
Limits in compliance with EC 785				✓	✓	
Crown Indemnity cover automatically included to Policy limits				✓		
Limit £250,000 any one occurrence						✓
No Claims Discounts (NCD) on overall premium options; unprotected or protected	✓					
Uses include flying in rated competitions, excluding European and World Championships	✓	✓	✓	✓	✓	✓
C of A and Maintenance test flights covered for pilots with Silver C and 200 hours total gliding subject to approval by Club C.F.I.	✓			✓	✓	

**Significant Exclusions or Limitations of this Policy**

Instruments removed from Glider; only covered for theft from unattended vehicles when locked out of sight in boot of car (endorsement 10)	✓	✓				
Ancillary Equipment only covered for theft from unattended vehicles when on airfields max cover available £1500 each and every loss (endorsement 3)			✓			
Vehicle airside liability cover only applies whilst vehicle is being used in conjunction with the Insured glider (endorsement 15)						✓
Cancellation rebates will be calculated on a short rate basis (endorsement 13)	✓	✓	✓	✓	✓	