

Complete pre-contractual and contractual information on this product is provided in other documents

What is this type of insurance?

Fishpal Cancellation Insurance Scheme provides cancellation insurance to Fishpal customers.



What is insured?

✓ Cancellation	£1,500
✓ Fishing Disruption (High Water) per person per day	£1,500
✓ Inability to fish	£300
✓ Personal baggage	£1,500
✓ Delayed baggage	£100
✓ Personal money	£200
✓ Personal liability	£2,000,000



What is not insured?

Any claim:

- ✗ Where you were unfit to travel.
- ✗ That includes unrelated costs of the claim.
- ✗ Where you choose not to travel.
- ✗ Where you travel to a destination against FCO advice.
- ✗ Involving participation in perilous acts.
- ✗ Involving the consumption of alcohol (blood alcohol level exceeding 0.19%), use of non-prescribed drugs or suicide.
- ✗ For fishing disruption where:
 - ✗ Confirmation of river location closure has not been obtained from the local representative
 - ✗ Not all fishing facilities were totally closed
 - ✗ Weather conditions were known or are public knowledge at the time of purchasing the policy
 - ✗ Evidence of Permit to Fish documentation is not provided
 - ✗ Fishing is cancelled due to low water conditions



Are there any restrictions on cover?

- ! You must have booked fishing from Fishpal
- ! You must be resident in the United Kingdom.
- ! You must be fit to travel



Where am I covered?

- ✓ The product provided is Trip Cancellation, High Water Flooding Disruption, Inability to Fish, Personal Property and Public Liability.
- ✓ This fishing cancellation insurance covers situations when the river is unfishable due to high water levels and deemed unfishable by the river representative/ghillie from the beat.



What are my obligations?

- You must pay your premium.
- You must exercise reasonable care in avoiding a claim under the policy.
- In the event of a claim:
 - For cancellation, proof that the cancellation was unforeseeable and provide supporting medical evidence e.g. medical or death certificate.
 - You will be required to provide all necessary proof of travel and the dates of which travel occurred or was scheduled to occur.
 - You must assist us in recovering any compensation from third parties to which we are entitled
 - You must pay the necessary excess.



When and how do I pay?

Payment is by debit or credit card before policy inception.



When does the cover start and end?

Your policy will run from the date of payment to trip completion (return to your UK residence address)



How do I cancel the contract?

You have the right to cancel your policy at any time by written confirmation, though no refund of premium will be made outside of the 14 day 'cooling off' period (from the date you receive the policy documents).

You may telephone us at +44 (0) 1573 470 612 or email info@fishpal.com