

## World Horse Welfare ChampionPlus & ChampionPlus with Veterinary

### Insurance Product Information Document

Company: Royal & Sun Alliance Insurance plc; registered in England and Wales; regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202323)

### Product: **Personal Accident Insurance**

This document is a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

#### **What is this type of insurance?**

Personal Accident insurance, which, provides financial protection following bodily injury following an accident.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the World Horse Welfare ChampionPlus and ChampionPlus with Veterinary Membership Personal Accident Policy document which is available from World Horse Welfare.



#### **What is insured?**

- ✓ Accidental Death, Loss of Sight or Limb and Permanent Total Disablement Only up to a maximum benefit of £10,000.
- ✓ Cover applies whilst the member is engaged in any Horse Related Activity which is defined as the care and handling and recreational riding of horses including mounting, driving and dismounting of horse drawn vehicles.



#### **What is not insured?**

The company will not pay any benefit where bodily injury following an accident is the result of or is contributed to by:

- X Suicide or deliberate self-harm
- X Any physical or mental defect or infirmity which is known to you
- X Any illness or disease or post-traumatic stress disorder or any psychiatric or psychological condition (not resulting from bodily injury following an Accident)
- X Any naturally occurring condition, degenerative process or gradually operating process
- X Racing
- X Being under the influence of drugs unless prescribed
- X Radioactive contamination
- X War or Terrorism



#### **Are there any restrictions on cover?**

- ! This policy does not cover temporary disablement or provide loss of earnings cover.
- ! Cover is provided for members up to the age of 75.
- ! Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.



### Where am I covered?

- ✓ Cover is provided to those residing in Britain, for accidents occurring within Britain.



### What are my obligations?

At the beginning of the period of membership you must confirm you can comply with the following statements.

- You must comply with the conditions set out in the policy
- No complaint or claim has been made against you or any members of your immediate family involving horses or ponies.
- You or any members of your immediate family have never had any proposal or renewal for equine/equestrian insurance refused.
- You, or any other people residing with you, have never been convicted of any criminal offence other than motoring convictions or have any non-motoring convictions pending. We do however need to know of any convictions that are unspent under the Rehabilitation of Offenders Act 1974.
- You have never been declared bankrupt, been subject to bankruptcy proceedings become insolvent or made arrangements with creditors.
- You are permanent resident of the UK, Isle of Man or the Channel Islands.



### When and how do I pay?

World Horse Welfare will advise you of the full details of when and the options by which you can pay



### When does the cover start and end?

The insurance runs for 12 months from the date on which you become a member, and will expire should the membership not be renewed annually. The membership (including the insurance) is non-refundable.



### How do I cancel the contract?

You are able to cancel your membership at any time but there will be no refund given. Full details of the policy cover, terms and conditions which include claims procedure will be provided to you on request by World Horse Welfare.