



WorldHorseWelfare

Terms and conditions

Public Liability & Personal Accident Insurance for Junior ChampionPlus, ChampionPlus and Family Members of World Horse Welfare

ChampionPlus with Veterinary, including Public liability, Personal Accident Insurance and Equine Accidental External Injury cover



Disclosure Statement

All members must comply with the following:

- 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 conviction 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, the Channel Islands or at bases of Her Majesty's Forces overseas.



Terms and conditions



Public liability and personal accident insurance is included with Junior, ChampionPlus, ChampionPlus with Veterinary and Family Membership of World Horse Welfare.

Veterinary insurance cover is also included with the ChampionPlus with Veterinary Membership of World Horse Welfare.

World Horse Welfare is an appointed representative of South Essex Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority.

If you have any queries please contact:

South Essex Insurance Brokers, South Essex House, North Road, South Ockendon, Essex, RM15 5BE or telephone 01708 850000

This document is a summary of the terms of the policy and does not contain the full terms and conditions of the insurance that can be found in the Master Policy Document. A copy of the Master Policy Document can be obtained from:

World Horse Welfare, Anne Colvin House, Snetterton, Norfolk, NR16 2LR.

Name of the insurer

Public Liability – Markel International Insurance Company Limited

Personal Accident - RSA

Veterinary Cover - Catlin Underwriting Agencies Ltd.

Definition of Family Member

Up to two adults (spouse/civil/cohabiting partner) and any dependent, unmarried children up to the age of 18 years of age (or under 25 years of age if in full time education) at the inception of the insurance, all living at the same address in the UK.

Definition of Family Member under Veterinary

Family means members of Your family (including adopted children, step-children and foster children), spouses, fiancé(e)s, co-habitees or partners. Family does not include lodgers, tenants or domestic staff.



Public Liability

Cover, Features, Benefits and exceptions of the Public Liability Insurance

Type of insurance and cover

Public liability cover for accidental third party Bodily Injury and Property Damage for any person who holds a current/paid up Champion Plus with Veterinary, Junior ChampionPlus, ChampionPlus or Family Membership of World Horse Welfare. The cover is extended to any person given the member's permission to use the member's horse and any groom employed by the member in connection with the member's horse.

Insurer: Markel International Insurance Company Limited

Features and benefits

1. Accidental bodily injury to any person other than any other member of the Member's family or household
2. Accidental loss of or damage to property other than property belonging to or in the care, custody or control of the Member or member of the Member's family or household or a person in their service
3. Happening anywhere in the world (except the USA and Canada) arising out of the Member's use and/or ownership and/or control of a Horse(s) or Horse Drawn vehicles(s) and direct participation by the Member in other horse related activities of a non business nature.
4. Limit of Indemnity £10,000,000 in respect of any one claim. Cover is provided for Members normally domiciled in the UK, Isle of Man, the Channel islands or at bases of Her Majesty's Forces Overseas.

Unusual exclusions or limitations

- a. Bodily injury or loss of or damage to Property arising out of or incidental to any profession, occupation or business of the Insured, other than in respect of the Grooms extension
- b. Punitive or exemplary damages
- c. Bodily injury to any Employee whilst working for you
- d. Horse Racing, Point to Pointing
- e. Use of a Horse or Horse drawn vehicle for hire and reward
- f. Mechanically propelled vehicles, aircraft and watercraft
- g. Deliberate acts or omission
- h. The first £250 of any claim arising from property damage

Conditions applicable

Please note that this policy will only respond in the event that there is no other insurance in place to cover the loss. In the event alternative cover is in place the policy will operate as an excess protection up to the £10 million limit.



Personal Accident

Cover, Features, Benefits and exceptions of the Personal Accident Insurance

Type of insurance and cover

PROVIDES COVER FOR ACCIDENTAL DEATH, LOSS OF LIMB OR SIGHT AND PERMANENT TOTAL DISABLEMENT ONLY

Insurer: RSA

Features and benefits

Bodily injury to the member whilst in Britain and engaging in any horse related activity.

Cover is provided for members normally domiciled in Britain.

Horse related activity is defined as the care and handling and recreational riding of horses including mounting, driving and dismounting of horse drawn vehicles.

Scale of Benefits

Accidental death:	£10,000
Total and irrecoverable loss of one or more limbs:	£10,000
Total and irrecoverable loss of one or more eyes:	£10,000
Permanent total disablement from any gainful employment of any and every kind:	£10,000

Unusual exclusions or limitations

- Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.
- Suicide or deliberate self-harm
- War or terrorism
- Driving a motor vehicle with more than the legally permitted level of alcohol in the body
- Engaging in flying/motorcycling/a motor competition/racing
- Being under the influence of drugs unless prescribed
- Radioactive contamination whether arising directly
- Any illness, disease, physical or mental defect known to the insured which is a contributing factor



Veterinary Cover

Cover, Features, Benefits and exceptions of the Veterinary Insurance

Type of insurance and cover

Accidental external injury cover for any leisure horse or pony aged over 30 days old that you own or have on full loan up to a maximum of £1,500 per claim and during the annual period of membership.

Insurer: Catlin Underwriting Agencies Limited

Features and benefits

Unusual exclusions or limitations

An excess of £135 applies to each and every claim.

There is no cover for illness

There is no cover for strains to tendons or ligaments

All pre-existing conditions are excluded.

Conditions applicable

Your horse must only be used or trained for those activities listed under General Conditions 4.1 Use of the Master Policy Document.



General Conditions

Period of insurance

Twelve consecutive months only from the time of attachment of your membership with World Horse Welfare.

Your right to cancel

This is a group policy provided by the World Horse Welfare as part of your membership benefits. As such, there is no facility to cancel the policy should you decide that you do not require the cover.

Claims procedure

If you are involved in an accident that could lead to a claim on your World Horse Welfare insurance please contact the following:

For any Liability claims/incidents please call 01708 850000.

For any Personal Accident claims/incidents please call 0330 1024093.

For any vet fees claims incidents please call 01708 850000

Do not under any circumstances admit responsibility, either verbally or in writing.

Do not offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury - if you do, you may invalidate your insurance cover.

Complaints procedure (Public Liability & Personal Accident)

It is always the intention of World Horse Welfare and SEIB Insurance Brokers Ltd to provide a first class standard of service. However it is appreciated that occasionally things go wrong.

If you need to complain please contact SEIB Insurance Brokers: SEIB Insurance Brokers, South Essex House, North Road, South Ockendon, Essex RM15 5BE

Telephone Number: 01708 850000

Email: enquiries@seib.co.uk

In circumstances where your complaint needs to be referred to the insurers, we shall advise you where this is the case and provide the insurers contact details.

If you are still not satisfied you may be able to refer your complainant to the Financial Ombudsman Service (FOS) at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone Number: 0800 023 4567 (for landline users)
0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The FOS may review Your complaint subject to certain eligibility criteria. Further details of the FOS can be obtained from www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the FOS you are not. Following the Complaints procedure does not affect your right to take legal action.

Compensation

The providers of this insurance as defined in this Policy are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations You may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of the claim. You are covered for 90 per cent of the claim without any upper limit. However, for compulsory classes of insurance You are covered for 100 per cent of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

You can visit the website at www.fscs.org.uk or write to: Financial Services Compensation Scheme
PO Box 300, Mitcheldean, GL17 1DY



General Conditions (Continued)

Complaints procedure (Veterinary)

Catlin Underwriting Agencies Limited is dedicated to providing a high quality service and wants to ensure that this is maintained at all times.

If you have any questions or concerns about the Policy or the handling of a claim please contact SEIB.

If you wish to make a complaint you can do so at any time by referring the matter to: Complaints Manager, Catlin Underwriting Agencies Limited, 20 Gracechurch Street, London, EC3V 0BG

Email: xlcatlinukcomplaints@xlcatlin.com

Telephone Number: +44 (0) 20 7743 8487

If you remain dissatisfied after Catlin Underwriting Agencies Limited have considered your complaint, it may be possible in certain circumstances to refer the complaint to Lloyd's. Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from Catlin Underwriting Agencies Limited at the above address or from Lloyd's at: Lloyd's Complaints, One Lime Street, London, EC3M 7HA

If you remain dissatisfied after Lloyd's has considered your complaint, or you have not received a decision by the time Catlin Underwriting Agencies Limited and Lloyd's have taken eight (8) weeks overall to consider your complaint, you can refer your complaint to the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR
Email: complaint.info@financial-ombudsman.org.uk

From within the United Kingdom

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", e.g. a landline at home)

Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom

Telephone Number: +44 (0) 20 7964 1000

Fax Number: +44 (0) 20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financialombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Catlin Underwriting Agencies Limited is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>



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