



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 a permanent resident of the UK, Isle of Man or the Channel Islands.



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, or the Channel islands.

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 Sight or Limb and Permanent Total Disablement, and also extends to include cover for Loss of Hearing and Permanent Partial Disablement.

Insurer: Zurich Insurance plc

Features and benefits

Bodily injury to the member whilst within the United Kingdom and engaging in any horse related activity.

Cover is provided for members normally domiciled in the United Kingdom.

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

Loss of limb (one or more): £10,000

Loss of sight (in one or both eyes): £10,000

Total loss of hearing in one ear: £2,500

Permanent total disablement from any gainful employment and every occupation: £10,000

Permanent partial disablement: (Please refer to the policy wording for a full definition of benefits) £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
- Engaging in Active service in any of the armed forces
- Cover is provided up to the age of 76 years
- 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
- Any sickness or disease or any gradually operating cause or port traumatic stress disorder
- 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 for each and every claim loss, or the excess under any other insurance available to you

There is no cover for illness

There is no cover for strains to tendons or ligaments

All pre-existing conditions are excluded

There is no cover for any loss directly or indirectly arising out of coronavirus disease or any mutation thereof

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 want 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 through whom the policy is arranged.

If you wish to make a complaint you can do so at any time by referring the matter to:

Complaints Department, XL Catlin Services SE, UK Branch, 20 Gracechurch Street, London, EC3V 0BG

E-mail: axaxlukcomplaints@axaxl.com

Telephone Number: +44 (0) 20 7743 8487

XL Catlin Services SE acts on behalf of XL Insurance Company SE in the administration of complaints.

If you remain dissatisfied after the Complaints Department has considered the 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 XL Catlin Services SE at the above address or from Lloyd's at:

Lloyd's Complaints, One Lime Street, London, EC3M 7HA

Telephone Number: +44 (0)20 7327 5693

Email: complaints@lloyds.com

If you remain dissatisfied after Lloyd's has considered the complaint or a final decision has not been received by the time Lloyd's or XL Catlin Services SE have taken eight (8) weeks overall to consider the complaint, you can refer the complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR, United Kingdom

Telephone: +44 20 7964 0500 (from outside the UK)

Telephone: 0800 023 4 567 (from inside the UK)

Fax: +44 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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