

## Group Policy Schedule Personal Accident Insurance

**Policy Number: 7123260**

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<b>The Group Policyholder:</b>	World Horse Welfare
<b>Address:</b>	Anne Colvin House, Snetterton, Norfolk, NR16 2LR
<b>Start date of full cover :</b>	1 <sup>st</sup> June 2020
<b>Period of Cover:</b>	Cover in respect of each Insured Person will commence on the Start Date or on the date which the Insured Person has requested cover and the Group Policyholder has agreed to pay the premium, if after the Start Date.
<b>Applicable Policy Wording:</b>	Affinity Personal Accident
<b>Date of Issue:</b>	27 May 2020

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## Insured Persons

<b>Personal Accident Category</b>	A
<b>Insured person</b>	Any ChampionPlus member of world horse welfare, including junior, family and veterinary fee members.
<b>Operative time</b>	While an Insured person is within the United Kingdom and is taking part in a Horse Related Activity (defined as the care and handling and recreational riding of horses including mounting driving and dismounting of horse drawn vehicles.)

Insured	Benefit Description Personal Accident Insurance	Benefit Amount (GBP)	
		Persons 16 years of age or older	Persons 15 years of age or under
<b>Section 1. Serious Injury</b>			
	1. Accidental Death	10,000	5,000
	2. Loss of Limb (one or more) or Loss of Sight (in one or both eyes)	10,000	10,000
	3. Total loss of hearing (in both ears) and/or Total loss of speech	10,000	10,000
	4. Total loss of hearing in one ear	25% of the above	25% of the above
	5. Permanent Total Disablement	10,000	10,000
	6. Permanent Partial Disablement	10,000	10,000

## Policy Endorsements

Any amendments to the policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

### Endorsement 1 - Permanent Total Disablement - Any Occupation

Permanent total disablement is amended to apply in respect of all insured persons to their engaging in any and every occupation for the remainder of their life.

### Endorsement 2 – Permanent Total Disablement – Child

Permanent Total Disablement shall mean disablement entirely preventing the Insured Person from attending full time education for a period of two years and at the end of the period is beyond hope of improvement and without prospect of the Insured Person being able to undertake any gainful employment or of being able to support themselves financially

### Endorsement 3 – Child definition

Any **child** of an **insured person** who is unmarried and dependent and under 18 years of age or under 25 years of age if in full time education.

## Zurich Insurance plc

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