



**WorldHorseWelfare**

## *Terms and conditions*

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

Champion Plus with Veterinary, including Public liability, Personal Accident Insurance and Equine Accidental External Injury Vet Fees 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. Equine Accidental External Injury Vet Fees cover is not available for residents of the Channel Islands



# Terms and conditions



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

**Veterinary insurance cover is also included with the Champion Plus with Veterinary Membership of World Horse Welfare.**

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

If you have any queries, please contact:  
SEIB Insurance Brokers Ltd, 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 is available online or a hard copy can be sent by calling our team on 01953 497 270.

## ***Name of the insurers'***

Public Liability Insurance – Markel International Insurance Company Ltd

Personal Accident Insurance – Zurich Insurance plc

Veterinary Fees Insurance - Convex Insurance UK Limited

## **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, Champion Plus Junior, Champion Plus or Family Membership of World Horse Welfare. The policy can extend to cover any person riding the horse in the presence of the member with their permission. The grooms extension provides cover for an individual carrying for the members horse, providing they do not receive an income for doing so.

**Insurer:** Markel International Insurance Company Limited

### Features and benefits

1. Accidental bodily injury to any third party 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. Cover is provided on a worldwide basis for a maximum of 30 days per policy period (excluding 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 equine related activities other than the equine excluded activities as stated in the schedule.
4. Limit of Indemnity £10,000,000 in respect of any one claim. Cover is provided for Members permanently domiciled in the UK, Isle of Man, or the Channel Islands.

### Unusual exclusions or limitations

- a) Bodily injury or loss of or damage to third-partyProperty arising out of or incidental to any profession, occupation or business of the Insured
- b) Punitive or exemplary damages
- c) Bodily injury to members of your own family or household or any employee whilst working for you
- d) Use of a Horse or Horse w vehicle for hire and reward  
Equine excluded activities as stated on the schedule as; stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain.
- e) The first £250 of any claim arising from third party property damage
- f) Equine excluded activities as stated on the schedule as; polo, stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain

### 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

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 permanently 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 and every occupation	£10,000
Permanent partial disablement	£10,000

(Please refer to the policy wording for a full definition of benefits)

### 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 post-traumatic stress disorder
- Any illness, disease, physical or mental defect known to the insured which is a contributing factor

## 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:* Convex Insurance UK Limited

### Features and benefits

#### Unusual exclusions or limitations

- An excess of £165 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 LTD:***

SEIB Insurance Brokers LTD, South Essex House,  
North Road, South Ockendon, Essex RM15 5BE  
Telephone Number: 01708 850000  
Email: [enquiries@seib.co.uk](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://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](http://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](http://www.fscs.org.uk) or write to:*

Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY





# General Conditions (Continued)

## Complaints procedure (Veterinary)

Convex Insurance UK Limited's aim is always to provide you with the best possible service. If you feel they have not provided that service or made an error, then please advise them in the first instance. Convex Insurance UK Limited will take **your** complaint seriously and do their best to investigate and resolve it as quickly as possible. The following Complaints handling procedure has been established to ensure that this happens.

**Step 1:** Tell us about it. There are different ways you can do that.

Communicate with SEIB. Let them know that you are dissatisfied with the service you have received and tell them why.

1. You can contact SEIB by email, telephone, or letter:  
Email: [enquiries@seib.co.uk](mailto:enquiries@seib.co.uk)  
Tel: +44 (0)1708 850000  
SEIB Insurance Brokers Ltd, South Essex House,  
North Road, South Ockendon, Essex, RM15 5BE,  
United Kingdom
2. Contact the complaints  
[team:complaints@convexin.com](mailto:team:complaints@convexin.com)  
Tel: +44 (0)7919 603210  
Convex Insurance UK Limited, 52-54 Lime Street,  
London EC3M 7AG, United Kingdom

Convex Insurance UK Limited will acknowledge **your** complaint promptly and they will let **you** know who will be handling **your** complaint and provide **you** with their contact details.

**Step 2:** Convex Insurance UK Limited aim to resolve **your** complaint as soon as possible. If it is complicated or they need to investigate the circumstances further then they may not be able to resolve it straight away and it may take longer depending on its complexity. Convex Insurance UK Limited aim to get **you** a final response within eight (8) weeks of receiving **your** complaint. If they cannot do so then they will tell **you** why it is taking more time and let you know what they are doing and how long they expect it will take to resolve.

**Step 3:** If You are not happy with Convex Insurance UK Limited's response or actions and feel that the matter has not been resolved to your satisfaction, then there are two options to take it further. You may be eligible to refer your complaint to the Financial Ombudsman Service, the "FOS". Please note that there are time limits within which you must contact the FOS.

Convex Insurance UK Limited needs to give **you** their final response within eight (8) weeks of **your** complaint, at the most, depending on what **you** are complaining about. **You** need to get in touch with the FOS within six (6) months of receiving Convex Insurance UK Limited's final response to **your** complaint.

The Financial Ombudsman Service. Exchange Tower, London E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Alternatively, **you** may contact Lorraine Mullins, the Chief Compliance Officer of Convex Insurance UK Limited  
Email: [lorraine@convexin.com](mailto:lorraine@convexin.com) or write to the following address:

Convex Insurance UK Limited, 52-54 Lime Street, London EC3M 7AG, United Kingdom

Convex Insurance UK Limited's commitment

## Convex Insurance UK Limited's commitment

All complaints are reported to and overseen by the Chief Compliance Officer. If Convex Insurance UK Limited get a complaint or have done something wrong or failed to do something well, they will do their best to put it right and to learn from it by root cause analysis (this is where Convex Insurance UK Limited will sample a selection of complaints and what caused them then to address the causes of the complaints as explained further). Convex Insurance UK Limited will make sure that they investigate and establish what went wrong and why. Convex Insurance UK Limited will then work out what they need to do to prevent that happening in the future and also consider whether any other customers could have been affected. Irrespective of whether they have had complaints, Convex Insurance UK Limited will report regularly on complaints and root cause analysis and remediation in their management information to the executive management committees and to the Board of Convex Insurance UK Limited.

## Insurance Guarantee Scheme

Convex Insurance UK Limited is covered by the Financial Services Compensation Scheme ("FSCS"). You may be entitled to compensation from the Scheme if Convex Insurance UK Limited is unable to meet its obligations under this Policy of insurance. If the Insured were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk).

