



WorldHorseWelfare

Summary of cover

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



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

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

If you have any queries please contact:
SEIB Insurance Brokers Limited, 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 - Zurich Insurance plc

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.

Important Document

Please keep in a safe place



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 third party 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 policy can extend to cover any person riding the horse in the presence of the member with their permission. The groom's extension provides cover for an individual undertaking equine grooming services for the members horse, provided it is not the occupation of the individual and they are not a professional groom.

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. 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) and direct participation by the Member in equine activities other than the excluded equine activities as stated in the policy 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 party Property 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 drawn vehicle for hire and reward
- e) The first £500 of any claim arising from third party property damage
- f) Equine excluded activities as stated on the schedule as; the use of a horse drawn vehicle, 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 is a policy of last resort and 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 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: (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
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General Conditions

- 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

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.

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

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, RM15 5BE

Telephone Number: 01708 850000

Email: enquiries@seib.co.uk

Continued overleaf...





WorldHorseWelfare



General Conditions continued...

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

