



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 Veterinary 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.
(Please note, the Veterinary Fees cover is not available in 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 ChampionPlus with Veterinary, ChampionPlus Junior, 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 grooms 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 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 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 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 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

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 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 port 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 Fees Cover Insurance

Type of insurance and cover

Accidental external injury veterinary fees 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 (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.

You can contact SEIB by email, telephone, or letter: 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 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

Website www.financial-ombudsman.org.uk

Alternatively, **you** may contact Lorraine Mullins, the Chief Compliance Officer of Convex Insurance UK Limited

Email: lorraine@convexin.com or write to the following address:

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



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