

Personal Accident Insurance

Insurance Product Information Document

Company: Zurich Insurance Company Ltd

Product: Personal Accident Insurance

Our FCA Firm Reference Number is 959113.

This document provides a summary of the main cover and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the group policy schedule and group policy wording (copies of which are available from World Horse Welfare).

What is this type of insurance?

This is a personal accident group insurance policy with World Horse Welfare as the group policyholder. It provides cover in the event of accidental death or serious injury following an accident.



What is insured?

The primary value of the cover is providing financial benefits following death or permanent injuries resulting from an accident.

This policy pays benefits in accordance with the policy wording, in the event that you die or are injured as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the policy schedule. Cover can be provided for Insured Persons up to age 75 years.

- ✓ Accidental death; £10,000.
- ✓ Loss of or loss of use of a limb(s) or Loss of sight; £10,000.
- ✓ Loss of hearing (both ears) or Loss of speech; £10,000.
- ✓ Permanent total disablement* (other than as a result of the specified benefits above); £10,000.
- ✓ Permanent partial disablement; £10,000.

*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.



What is not insured?

- ✗ War.
- ✗ While under the influence of drugs (other than medical prescribed and approved), solvents or alcohol.
- ✗ Injuries as a result of air travel, other than as a fare paying passenger.
- ✗ Suicide, attempted suicide or intentional self-harm or injury.
- ✗ Any bodily injury, loss or expense arising as a result of an insured person engaging in active service in any of the armed forces of any nation.
- ✗ Any sickness or disease, any naturally occurring or degenerative condition, any gradually operating cause or post traumatic disorder other than as a direct result of bodily injury.
- ✗ Any bodily injury or loss or expense resulting from bodily injury occurring in any country or specific areas of countries stated in the schedule.



Are there any restrictions on cover?

- ! Benefits only apply if injury occurs whilst you are undertaking activities for the Group Policyholder.
- ! Full-time members of the armed forces are not eligible for cover under this policy.



Where am I covered?

- ✓ 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).



What are my obligations?

At the start of your policy

- All persons to be insured must be permanently resident in the UK when this policy is taken out and under age 75 years on the date the policy starts.

At the start of your policy

- You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
- After an injury, you should obtain and follow the advice of a Doctor.

In the event of a claim

- You must notify us as soon as practicable in the event of a claim, and as follows:
 - Call +44 (0) 800 0260 184
 - Email us at a&hclaims@uk.zurich.com.
- You must agree to a medical examination if we ask for it. We will pay for this.



When and how do I pay?

The annual premium is paid to Zurich by the group policyholder.



When does the cover start and end?

- Cover commences on the date shown in your confirmation of cover document.
- Cover ceases:
 - at the end of the period of insurance in which you reach age 75 years
 - if you leave the group policyholder; or
 - if you decide to opt out of the cover; or
 - when you die; or
 - if Zurich and/or the group policyholder serve notice to end cover under the group insurance policy whichever happens first; or
 - at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by contacting the group policyholder.

Zurich Insurance Company Ltd

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