

Affinity Personal Accident Schedule

Policy Number	7123260	
Intermediary	SEIB Insurance Brokers	
Policyholder	World Horse Welfare	
Registered Address	Anne Colvin House Snetterton Norfolk NR16 2LR	
Period of insurance	From	01 June 2026
	To	31 May 2027
Policy Form Reference	ZCYX816AB	
Insured Person	Any ChampionPlus member of world horse welfare, including junior, family and veterinary fee members.	
Operative Clauses	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.)	

Benefits - the following benefits per insured person:			
Item	Cover under section 2		Benefit amount £
1	Death of insured persons 16 years of age or over		10,000
1	Death of insured persons 15 years of age or under		10,000
2	Loss of limb (one or more) or loss of sight		10,000
3	Total loss of hearing (in both ears) or total loss of speech		10,000
4	Total loss of hearing in one ear		25% of the above
5	Permanent total disablement		10,000
6	Permanent partial disablement	See Clause 2.8	Operative 10,000

Policy Limits	
Maximum benefit any one insured person Benefits 1-6	10,000
Maximum benefit any one insured person Benefit 7	Not Applicable
Event aggregate limit	1,000,000
Multi-engined aeroplane limit	500,000
Other forms of aerial transport limit	250,000

Excluded Dangerous or Unsettled Areas
Afghanistan, Belarus, Burkina Fasso, Central African Republic, Iran, Iraq, Israel and the Occupied Territories, Libya, Myanmar, Niger, Somalia, Sudan, North Korea, Russia, Syria, Ukraine and Yemen.

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.

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