

## Riding for the Disabled Association SUMMARY OF COVER

<b>Insured:</b>	Riding For the Disabled Association incorporating Carriage Driving and its affiliated RDA Groups
<b>Period of Cover:</b>	31st March 2017 – 30th March 2018
<b>Retroactive Date:</b>	1st April 2010 in respect of Abuse cover
<b>Insured Activities:</b>	Using horses and ponies, providing therapy, achievement and enjoyment to people with disabilities. Group activities include administration, coaching, instruction, educational activities (including classroom based), training of volunteers and staff, riding, carriage driving, endurance, show jumping, vaulting, holidays, competition, fundraising, open days, shows, sensory experiences, participation in authorised competitions and events, groups are also covered for the hire/lease of their premises and for the sale of promotional goods

### COMBINED LIABILITY Policy Number: HU PI6 1891001

**Insurer:** Hiscox Underwriting Limited

Legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to Hiscox within the period noted above. Cover includes public liability, professional indemnity, liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. All incidents that may give rise to a claim in the future should be notified to Perkins Slade, at the time of incident.

#### Limit of Indemnity

Public & Products Liability	£10,000,000 any one claim (any one period for Products/Pollution)
Professional Indemnity	£10,000,000 any one claim
Employers Liability	£10,000,000 any one claim
Legal Defence Costs for Health & Safety & Consumer Protection	£100,000 any one period
Trustees Liability	£5,000,000 any one period
Abuse	£5,000,000 any one period

#### Principal Exclusions, Liability arising out of:

- Criminal Acts
- Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse
- The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft
- Incidents prior to the retroactive date
- Product Guarantee or recall, repair or replacement
- Incidents / claims known to you but not reported to Insurers
- In connection with damage to any data
- Incidents occurring prior to the start or after expiry of your last period of continuous membership
- Medical malpractice
- Able bodied events/riding
- Damage to own property

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada

**Policy Excess:** £250 Third Party Property Damage

#### **PUBLIC/PRODUCTS LIABILITY EXCESS LIABILITY – Policy Number - UKCASO13761117**

<b>Insurer</b>	Chubb
<b>Limit of Indemnity</b>	£10,000,000 in excess of the Underlying Limit of Indemnity shown above (excludes Legal Defence Costs)

**OVERALL PUBLIC/PRODUCTS LIABILITY LIMIT OF INDEMNITY - £20,000,000**

#### **DIRECTORS & OFFICERS (TRUSTEES INDEMNITY) EXCESS LIABILITY – Policy Number - DB007G16A000**

<b>Insurer</b>	W R Berkley Insurance (Europe) Ltd
<b>Limit of Indemnity</b>	£2,500,000 in excess of the Underlying Limit of Indemnity shown above

**OVERALL TRUSTEES LIMIT OF INDEMNITY - £7,500,000**

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Perkins Slade. This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

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### **LEGAL EXPENSES & HELPLINE – Policy Number - 512624**

**Insurer:** ARAG plc

As part of your insurance, RDA groups have access to a 24 hours a day free confidential Legal & Tax advice Helpline, Counselling Helpline, Crisis Communication Helpline, Redundancy Approval Helpline.

The policy also provides Legal Expenses cover (subject to monetary limits) in relation to:

- Employment Disputes
- Employment compensation awards
- Employment restrictive covenants
- Tax Protection
- Property
- Legal Defence
- Compliance & Regulation
- Statutory Licence appeals
- Loss of earnings
- Employees Extra Protection
- Contract & Debt Recovery
- Crisis Communication (inner limit of £10,000)

**Limit of Indemnity:** £100,000 per claim (unless otherwise stated above)

**Aggregate Limit:** £1,000,000 per annum (Employment Compensation Awards)

Arag advice line telephone numbers:

**Legal and tax advice:** 0344 571 7978

**Counselling Assistance:** 0333 000 2082

**Redundancy Approval:** 0117 917 1698

**Claims Line:** 0117 917 1698

**Crisis Communication:** 0344 571 7964

**Please note if as a Group, you take & follow your own separate Legal advice it may prejudice your position in the event of a claim under their policy.**

### **PERSONAL ACCIDENT – Policy Number - RTT269368**

**Insurer:** RSA Group

The following benefits are provided to RDA Volunteers whilst carrying out voluntary activities on behalf of the Insured. Benefits are provided for the specific injuries listed below, the maximum age for this cover is 90 years old.

BENEFIT DESCRIPTION	BENEFIT AMOUNT
1. Death	£15,000
2. Permanent Total Disablement	£15,000
3. Loss of two or more limbs or loss both eyes	£15,000
4. Loss of one limb, loss of one eye, loss of speech loss or hearing*	£15,000
5. Necessary out of pocket expenses (receipts must be provided)	£150

\*In respect of benefit 4 this is amended to £nil for Persons aged over 80

#### **Payment Period**

Benefit 5 is payable per week for a maximum of 52 weeks in all not necessarily consecutive

#### **Deferral Period**

Benefit 5 is not payable for the first 7 days of any Period of Disablement

[Please refer to the full policy wording for the Terms, Definitions, Conditions and Exclusions of the Policy](#)

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## IMPORTANT: IN THE EVENT OF A CLAIM:

You must report every claim and any incident that is likely to give rise to a claim in the future. Incident Notification Guidelines are attached to this document to assist you. Please contact Perkins Slade on 0121 698 8043 and complete the necessary report/claim form as soon as possible to avoid prejudicing your claim. Do not admit liability, do not make an offer or promise to pay.

## INCIDENT NOTIFICATION GUIDELINES

It is important that all incidents that may give rise to a claim are reported to us as soon as possible after the event. This will enable Insurers to carry out investigations at an early stage whilst information relating to the claim remains fresh in the mind. This will also ensure that you are complying fully with your policy terms and conditions.

In order to achieve this, we ask that you notify us immediately of any incident that involves:

- a fatal accident.
- an injury involving either referral to or actual hospital treatment.
- any allegations of libel/slander.
- any allegations of professional negligence i.e. arising out of tuition, coaching or advice given.
- any investigation under any child protection legislation which involves your club, association or governing body
- any circumstance involving damage to third party property.

### An injury is defined as:

- any head injury that requires medical treatment [Doctor or Hospital.]
- any fracture other than to fingers, thumbs or toes.
- any amputation, dislocation of the shoulder, hip, knee or spine.
- loss of sight [whether temporary or permanent.]
- any injury resulting from electrical shock or burn, leading to unconsciousness or requiring resuscitation or admittance to hospital for more than 24 hours.
- any other injury leading to hypothermia, heat induced illness or to unconsciousness which requires resuscitation or admittance to hospital for more than 24 hours.
- loss of consciousness caused by asphyxia or by exposure to a harmful substance or biological agent.

**Please note the above list is not exhaustive and if you are unsure as to whether an incident should be reported, then please do not hesitate to contact Perkins Slade Claims Department for further advice.**

**We would remind you that in NO circumstances should you admit liability or agree to pay for any damage caused as this may prejudice the position of Insurers and COULD result in the withdrawal of any indemnity.**

Finally, please note that this is a Liability Policy where Insurers decide if negligence attaches to you. Therefore any payments you make to any third parties will not necessarily be reimbursed.

## INCIDENT RECORDING GUIDELINES

We would recommend that a designated person within your organisation is made responsible to record any reportable accident. Records must be kept for at least 3 years. Names and addresses of any possible witnesses should also be recorded. Current legislation does not specify the format of an accident register but the Accident Book BI 510 obtainable from HMSO is frequently used and is approved by the Information Commissioner for D&A Compliance.

The register must contain the following information relating to all reportable accidents or dangerous occurrences:

- date and time of accident
- as regards a person at work - full name; occupation; nature of injury; age
- as regards a person not at work - full name; status [e.g. customer]; nature of injury; age
- place where accident occurred
- a brief description of the circumstances
- method by which the event was reported

## REPORTING INCIDENT TO HEALTH & SAFETY EXECUTIVE

You may also have obligations under the RIDDOR 95 regulations to report incidents to the HSE. For further information and to obtain a copy of the "RIDDOR explained" leaflet log onto the HSE website [www.hse.gov.uk](http://www.hse.gov.uk).

Riding for the Disabled Association  
**SUMMARY OF COVER**

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The information contained in this summary is confined to general Policy details. Specific terms and conditions are available for inspection/clarification from:

Perkins Slade,  
Tricorn House,  
51-53 Hagley Road,  
Birmingham, B16 8TP.  
T: 0121 698 8000  
F: 0121 625 9000  
E: [info@perkins-slade.com](mailto:info@perkins-slade.com)



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Perkins Slade (no 969374) is registered at 16 Eastcheap,  
London, England, EC3M 1BD