

Summary of Cover

Personal Accident Benefits

Insured:	Riding For the Disabled Association incorporating Carriage Driving and its affiliated RDA Groups
Period of Cover:	31 March 2022 to 30 March 2023
Insured Activities:	Offering people with disabilities the opportunity for therapy, achievement and enjoyment, with and through the use of horses and ponies Activities include but not limited to: <ul style="list-style-type: none"> (i) The training of volunteers and staff (ii) Coaching, teaching and instructing (iii) Organisation of holidays, events (including fundraising and open days) and competitions (iv) Group activities, including sensory rides and activities, riding, show jumping, carriage driving, vaulting, endurance (v) Social, administrative and fundraising activities (vi) The sale of promotional and other goods (vii) The ownership of horses and ponies (viii) The hire and use of facilities (ix) Ground work – for example mucking out, grooming, horse/pony walking, long reining
Insurer:	AmTrust Europe Ltd
Policy Number:	CGPAUK 10129 2022

Insured Person		Operative Time
Category	Description	
A	All Staff and Volunteers of the Groups resident in the United Kingdom	Whilst the insured person is taking part in any equestrian activity organised and under auspices of the insured

Category of Insured Person			
A			
Benefit Description			Benefit Amount
Benefit	1	Accidental Death	£30,000
	2	Permanent Total Loss of Sight of One Eye	£15,000
	3	Permanent Total Loss of Sight of Both Eyes	£30,000
	4	Loss of One or More Limbs	£30,000
	5	Permanent Total Loss of Speech	£30,000
	6	Permanent Total Loss of Hearing in (a) One Ear (b) Both Ears	£7,500 £30,000
	7	Permanent Total Disablement from the insured person's usual occupation in the business	£30,000

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden. 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.

7a	Permanent Partial Disablement of one thumb	Left: £5,250 Right: £6,000
7b	Permanent Partial Disablement of one index finger	Left: £3,750 Right: £4,500
7c	Permanent Partial Disablement of any other finger	Left: £2,250 Right: £3,000
7d	Permanent Total Loss of Use of shoulder or elbow	Left: £6,000 Right: £7,500
7e	Permanent Total Loss of Use of wrist	Left: £4,500 Right: £6,000
7f	Permanent Total Loss of Use of one big toe	£3,000
7g	Permanent Total Loss of Use of any other toe	£900
7h	Permanent Total Loss of Use of hip, knee or ankle	£6,000
7i	Removal of lower jaw by surgical operation	£9,000
7j	Shortening of at least 5cm of lower limb	£4,500
8	Temporary Total Disablement from the insured person's usual occupation in the business	£150 per week
9	Quadriplegia (in addition to)	50% of item 7
10	Triplegia (in addition to)	37.5% of item 7
11	Paraplegia (in addition to)	37.5% of item 7
12	Hemiplegia (in addition to)	25% of item 7

Payment Period

- Benefits 8 is payable per week for a maximum of 52 weeks in all

Deferment Period

- Benefit 8 is not payable for the first 7 days of any period of disablement

Maximum Policy Benefit Limits (all sections and categories of insured persons)

- Maximum Any One Occurrence Limit and in the Aggregate: £5,000,000
- Maximum Any One Person Limit - Items 1-9: £1,000,000
- Maximum Additional Payment - Items 10-34: £250,000

The following definitions are amended to read as follows:

- Temporary Total Disablement

For persons in paid in employment:

- Disablement which is medically determined to temporarily prevent an insured person from undertaking all parts of their usual occupation as carried out at the date of the accident

For persons who are not in paid employment:

- Disablement which is medically determined to temporarily prevent an insured person from undertaking their usual duties or activities (including attending to scholastic duties) as carried out at the date of the accident and resulting in out of pocket expenses

- Out of Pocket Expenses

- Additional costs unexpectedly and necessarily incurred by an insured person solely as a result of the bodily injury for reasonable food, drink, telephone calls and transportation costs

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Personal Accident Special Extensions

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1-12 of the policy subject to the maximum incident limit (and inner limits where applicable) as detailed in the schedule:

13	Accident Medical Expenses	Up to 20% of any claim amount paid under items 1-8 up to a maximum of £15,000
14	Bereavement Counselling	Up to £300 any one insured person
15	Coma Benefit	£75 per full 24 hours up to a maximum of 104 weeks any one insured person
16	Chauffeur Expenses	£100 per week up to a maximum of £5,000
17	Childcare Expenses	£100 per week up to a maximum of £5,000
18	Damage to Clothing and Baggage	Up to £1,500 per insured person
19	Dental Expenses	Up to £2,000 per insured person
20	Dependent Child Benefit	10% of the sum insured per dependent child up to a maximum of payment of £7,500
21	Disappearance	Included within item 1
22	Domestic Expenses	£100 per week up to a maximum of £5,000
23	Employees Partner Training Expenses	Up to £15,000 per insured person
24	Executor Expenses	Up to a maximum of £2,000 any one insured person
25	Funeral Expenses	Up to a maximum £7,500 any one insured person
26	Hospital In-Patient Expenses	£75 per full 24 hours up to a maximum of 104 weeks any one insured person
27	Hospital Transport Costs	£100 per full 24 hours up to a maximum of £3,000
28	Home Modification Costs	Up to £25,000 any one insured person
29	Independent Financial Advice	Up to £2,000 any one insured person
30	Post-Traumatic Stress - Witness of Terrorism	50% of item 8 up to a maximum payment of £500 per week and for a period of up to 15 weeks
31	Recruitment Expenses	Up to a maximum £10,000
32	Return to Residence Expenses	Up to a maximum £500 any one insured person
33	Retraining Expenses	Up to a maximum £25,000 any one insured person
34	Temporary Personnel Replacement Expenses	Up to £500 per week up to a maximum of 15 weeks

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