

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 2019 to 30 March 2020
Insured Activities:	Using horses, ponies and donkeys, providing therapy, achievement and enjoyment to people with disabilities. Group activities including administration, coaching, instruction, educational activities (including classroom based), training of volunteers and staff, riding, carriage driving, endurance, show jumping, vaulting, holidays, fundraising, open days, sensory experiences, shows and participation in authorised competitions and events. Groups are also covered for the hire/lease of their premises and for the sale of promotional goods
Insurer:	RSA Group
Policy Number:	RTT269368

Insured Person		Operative Time	
Category	Description	Personal Accident Insurance	Travel Insurance
A	Any volunteer of the insured resident in Britain	See Endorsement A	Not Included
B	Any Director or Employee of the Insured resident in Britain	24 Hour	External journey and internal journey
C	Any spouse or child of any insured person in Category B while accompanying them on an insured journey with the knowledge and consent of the insured	External journey and internal journey	External journey and internal journey

Benefit	Category of Insured Person		
	A	B	C
	Sum Insured		
1	£15,000	£30,000	£30,000
2	£15,000	£30,000	£30,000
3	£15,000	£30,000	£30,000
4	£15,000	£30,000	£30,000
5	£150	Nil	Nil
6	Nil	Nil	Nil
Scale	Standard	Standard	Standard

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.

Payment Period

Benefits 5 and 6 are payable per week for a maximum of 52 weeks in all, but not necessarily consecutive.

Deferment Period

Benefits 5 and 6 are not payable for the first 7 days of any period of disablement.

Limit per Person

If the benefits are expressed as a multiple of annual salary, the maximum benefit for any one insured person shall not exceed:

Under Benefits 1, 2 and 4	£1,000,000
Under Benefit 3	£500,000
Under Benefit 5	£1,000
Under Benefit 6	£400

Maximum Incident Limit

The liability of the company under this policy in respect of any one Incident shall not exceed the maximum incident limit of £25,000,000 subject to the following inner limits:

Aircraft Accumulation	
a) Multi engine aircraft	£5,000,000
b) Any other aircraft or airship	£1,000,000
War while on an External Journey	£5,000,000
Terrorism (other than Nuclear Chemical or Biological Cause)	£5,000,000
Nuclear Chemical or Biological Cause	£5,000,000
Limit per Person	As stated above

Personal Accident Special Extensions

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1- 6 of the policy subject to the maximum incident limit (and inner limits where applicable) as detailed in the schedule.

Accident Medical Expenses	Up to 25% of any amount paid under Benefits 1- 6 subject to a maximum £25,000
Bereavement Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Catastrophe	Additional 25% of the total sum payable
Catastrophe Critical Response Counselling	Up to £5,000 per incident
Coma Benefit	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Commuting Expenses	Up to £250 per week up to a maximum £5,000 any one insured person

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Corporate Hospitality	£25,000 per guest subject to a maximum any one period of insurance of £250,000
Counselling	Up to £250 per week up to a maximum £5,000 any one insured person
Damage to Clothing and Baggage	Up to £1,000 per insured person
Dental and Optical Expenses	Up to 25% of any amount paid under Benefits 2 3 4 5 or 6 subject to a maximum £2,500
Dependents Benefit	Additional 5% per Child up to a maximum 25% of Benefit 1 subject to a minimum £5,000
Disability Assistance	Up to a maximum £25,000 any one insured person
Domestic Assistance	Up to £100 per week to a maximum £10,000 any one insured person
Executor Expenses	Up to a maximum of £2,000 any one insured person
Facial Disfigurement	Up to a maximum of £5,000 any one insured person
Funeral Expenses	Up to a maximum £10,000 any one insured person
Hospitalisation	£50 per full 24 hours up to a maximum of 104 weeks any one insured person
Hospital Visiting Expenses	£100 per full 24 hours up to a maximum of £5,000
Paralysis A total loss of use of all four limbs bladder and rectum B total loss of use of two legs bladder and rectum	£125,000 £50,000
Recruitment Costs Following Suicide	Up to a maximum £10,000 any one insured person
Relocation Expenses	Up to a maximum £25,000 any one insured person
Retraining	Up to a maximum £25,000 any one insured person
Visitor Extension	£25,000 per visitor subject to a maximum any one period of insurance of £250,000

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