

Policy Schedule

Policy No. RTT269368

Branch	Professional & Financial Risks 1st Floor Interchange Place 151-165 Edmund Street Birmingham B3 2TA
Agency	Howden UK Group Ltd - WC3647
Insured	Riding for the Disabled Association incorporating Carriage Driving & RDA (Trading) Ltd
Business	Voluntary organisation offering people with disabilities the opportunity for therapy achievement and enjoyment through working with horses activities include - group activities including carriage driving polo vaulting endurance show jumping holidays displays and participation at disabled classes at organised gymkhanas and other fundraising events sale of Christmas cards & promotional goods
Registered Address	1A Tournament Court Edgehill Drive Warwick CV34 6LG
Period of Insurance	
From	31 st March 2017
To	30 th March 2018 both dates inclusive
Renewal Date	31 st March

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

Personal Accident Section

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

Payment Period

Benefits 5 and 6 are payable per week for a maximum of 52 weeks in all 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

- | | | |
|----|--------------------------|-------------|
| a) | under Benefits 1 2 and 4 | £ 1,000,000 |
| b) | under Benefit 3 | £ 500,000 |
| c) | under Benefit 5 | £ 1,000 |
| d) | 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:

- | | |
|--|-----------------|
| 1) Aircraft Accumulation | |
| a) Multi engaged aircraft | £ 5,000,000 |
| b) Any other aircraft or airship | £ 1,000,000 |
| 2) War while on an External Journey | £ 5,000,000 |
| 3) Terrorism (other than Nuclear Chemical or Biological Cause) | £ 5,000,000 |
| 4) Nuclear Chemical or Biological Cause | £ 5,000,000 |
| 5) 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
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

Travel Insurance Section

Insured Journey

External Journey Included
Internal Journey Included

Section (Special Extensions only operate where full cover for that Section has been purchased)	Category of Insured Person
	B & C
	Sum Insured
Baggage Insurance Single Article Limit Special Extensions: Business Equipment Delayed Baggage Loss of Keys	Up to £10,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser Up to £3,000 per Insured Person Up to £2,000 per Insured Person Up to £500 per Insured Person
Cancellation Curtailment Replacement Rearrangement and Change of Itinerary Insurance Incident Limit	Up to £5,000 per Insured Person subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
Evacuation Insurance Special Extensions: Trauma Risk Management Counselling Incident Limit	Up to £5,000 per Insured Person and Up to £5,000 per Insured Person and subject to a maximum of £250,000 in respect of all losses arising from either the same Incident or arising in any one Period of Insurance
Hijack Kidnap and Detention Insurance (Daily benefit payable in addition to travel & accommodation, security service, public relations, legal and medical advisor costs) Incident Limit	£300 per day up to a maximum of £100,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
Legal Expenses Insurance	Up to £50,000 per Insured Person
Medical Repatriation and Emergency Travel Expenses Insurance Special Extensions: Funeral Expenses Hospitalisation Benefit Repatriation of Household Goods Search and Rescue Costs	Unlimited per Insured Person Up to £10,000 per Insured Person £50 per full 24 hours up to a maximum of 52 weeks Up to £2,000 per Insured Person Up to £25,000 per Incident
Money and Credit Cards Insurance Cash Limit	Up to £10,000 per Insured Person £3,000 or the Sum Insured whichever is the lesser in respect of coin bank and currency notes
Personal Liability Insurance	Up to £5,000,000 any one Event
Personal Security Specialist Expenses Insurance Incident Limit	Up to £10,000 per Insured Person and subject to a maximum of £250,000 for all losses in any one Period of Insurance
Travel Delay Insurance Incident Limit	£200 after 4 hours and an additional £50 for each subsequent hour up to a maximum of £750 per Insured Person subject to a maximum of £50,000 in respect of all losses arising from the same Incident and in any one Period of Insurance
Travel Document Insurance	Up to £2,000 per Insured Person

Endorsements attaching to and forming part of Policy Number RTT269368

Endorsement A - Category A Operative Time

Category a Operative Time shall read
whilst carrying out voluntary activities on behalf of the Insured

Endorsement B - Category A - Temporary Total Disablement

In respect of Category A - Benefit 5 Temporary Total Disablement Benefit is restated at £150 towards necessary out of pocket expenses provided that the expenses can be verified by provision of receipts

Out of Pocket Expenses shall be defined as

Out of Pocket Expenses shall mean any expenses necessarily incurred by an Insured Person as a direct result of bodily injury and in respect of but not limited to travel expenses to and from a medical facility fees in respect of prescription medication and additional telephone charges where the additional use is as a direct result of the bodily injury

All **Out of Pocket Expenses** must be submitted to the Company along with documentary evidence of the expense

Endorsement C – Category A Age limit

In respect of Category A General Policy Exclusion 2 is amended to read

After the expiry of the Period of Insurance in which the Insured Person attains the age of 90 years.

In respect of any Category a Insured Person aged over 80 of Age Benefit 4 is amended to £Nil

Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy