

## Summary of Cover

### Liability Insurances

<b>Insured:</b>	Riding For the Disabled Association incorporating Carriage Driving and its affiliated RDA Groups
<b>Period of Cover:</b>	31 March 2019 to 30 March 2020
<b>Retroactive Date:</b>	1 April 2010 in respect of Abuse cover
<b>Insured Activities:</b>	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

### Combined Liability

<b>Insurer:</b>	Hiscox Underwriting Limited
<b>Policy Number:</b>	HU PI6 1891001

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 Howden, at the time of incident.

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

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

<b>Policy Excess:</b>	£250 Third Party Property Damage
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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.

### Public/Products Excess Liability

**Insurer:** Chubb

**Policy Number:** UKCASO13761117

**Limit of Indemnity:** £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

**Insurer:** W R Berkley Insurance (Europe) Ltd

**Policy Number:** DB007G16A000

**Limit of Indemnity:** £2,500,000 in excess of the Underlying Limit of Indemnity shown above

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

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