

Summary of Cover

Legal Helpline and Expenses

Insured:	Riding For the Disabled Association incorporating Carriage Driving and its affiliated RDA Groups
Period of Cover:	31 March 2018 to 30 March 2019
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:	ARAG plc
Policy Number:	512624
Helpline:	24 hours a day, free confidential legal and tax advice, counselling , crisis communication and redundancy approval helplines

ARAG Advice Line Telephone Numbers:

Legal and Tax Advice:	0344 571 7978	Redundancy Approval:	0117 917 1698
Crisis Communication:	0344 571 7964	Counselling Assistance:	0333 000 2082
Claims Line:	0117 917 1698		

Please note: If your Group takes and follows its own separate legal advice it may prejudice your position in the event of a claim under the ARAG policy.

Legal Expenses:

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 and regulation
- Statutory Licence appeals
- Loss of earnings
- Employees extra protection
- Contract and 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)

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.