

## Summary of Cover

### Legal Helpline and Expenses

<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>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
<b>Insurer:</b>	ARAG plc
<b>Policy Number:</b>	512624
<b>Helpline:</b>	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.**