

## 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 2020 to 30 March 2021
<b>Insured Activities:</b>	Offering people with disabilities the opportunity for therapy, achievement and enjoyment, with and through the use of horses and ponies Activities include but not limited to: - <ul style="list-style-type: none"> <li>(i) the training of volunteers and staff</li> <li>(ii) coaching, teaching and instructing</li> <li>(iii) Organisation of holidays, events (including fundraising and open days) and competitions</li> <li>(iv) group activities, including sensory rides and activities, riding, show jumping, carriage driving, vaulting, endurance</li> <li>(v) Social, administrative and fundraising activities</li> <li>(vi) The sale of promotional and other goods</li> <li>(vii) The ownership of horses and ponies</li> <li>(viii) The hire and use of facilities</li> </ul>
<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.