

## **KBIS EQUESTRIAN INSURANCE** **UK BRANCH OF THE PONY CLUB POLICY SUMMARY**

This policy is underwritten by XL Insurance Company SE via a Binding Authority with KBIS British Equestrian.

### **SIGNIFICANT EXCLUSIONS OR BENEFITS TO THE POLICY**

The Insurance excludes terrorism anywhere, malicious damage or civil commotion in Northern Ireland, loss of or damage to electronic data and any claims due to climate change.

Full Terms & Conditions contain a full list of exclusions and benefits. A specimen wording is available upon request.

### **Section 1 – Physical loss of or damage to property owned by the Branch**

Covers property belonging to the Branch against physical loss or damage.

“Insured Property means Trailers, Trailer Caravans, Portable Jumps, Cups and Trophies, Dressage Boards, Markers, Stakes, Poles, Public Address Systems, Marquees/Tentage and associated Contents, Starting Pistols and other like equipment, all the property of the Assured or in the Assured’s care, custody or control.

Saddlery, tack, buildings and motor vehicles are excluded.

The Branch’s property is insured whilst on hire or lent out, excluding non-return of property unless stolen from the person/organisation hiring or borrowing of property.

The premium is based on the Sum Insured for owned or borrowed equipment, which does not need to be specified. Additional equipment may be purchased in the period of insurance up to the Sum Insured without notification; **however KBIS British Equestrian MUST be notified if the total value at risk exceeds the Sum Insured and an additional premium will be charged for the Increase.**

The Policy is ‘Subject to Average’; the equipment must be insured for its full second hand replacement cost to obtain full benefit in the event of a claim, i.e. the cost of new replacement less a deduction for wear, tear and depreciation.

### **Hired Equipment**

Cover is available on a temporary basis up to 30 days per year for equipment hired under contract for events if you are responsible for such equipment and it is not insured by the owner. Such equipment will be covered for ‘replacement as new’ and the Sum insured must allow for the full new replacement cost.

### **Section 1a Excesses**

The Policy excludes the first £ 75.00 each and every loss, increased to £ 125.00 for caravans and trailers and for property when left unattended and not in a locked building, caravan or similar structure. If Insured Property is left in an unattended vehicle, the vehicle must be fully locked and all windows secured. The property must be in the locked boot or, if an estate car, kept out of sight.

### **Section 1b – Damage to Vehicles at Events**

Cover for accidental external visible damage to any motor vehicle belonging to a Committee Member, Accredited Official or Instructor of the Insured Branch of The Pony Club whilst attending an official Pony Club activity, caused directly or indirectly by a horse/pony or horse/pony drawn vehicle.

**Sum Insured Up to £ 1,500.00 per vehicle, maximum £ 10,000 per activity.**

### **Section 1b – Excesses**

The Policy excludes the first £ 100.00 each and every loss.

### **Section 2 – Personal Accident for Members**

Cover applies in respect of individual members whilst attending an official Pony Club activity including all official training/practice sessions and including whilst travelling thereto and therefrom.

### **Benefits**

Permanent Total Disablement which entirely prevents the Insured Person from attending to his usual occupation or any occupation for which he is fitted by training and experience or, in respect of Insured Persons normally attending full-time education, disablement which causes the complete and continuous inability to perform the normal activities of a healthy person of the same age and experience

Permanent Total Disablement

£ 30,000

### **Section 3 – Personal Accident – Instructors, Officials & Voluntary Helpers**

Cover applies in respect of Instructors, Officials and voluntary helpers whilst organising, officiating at, Stewarding at, Instructing at, Setting up and Running any official Pony Club activity including all official training/practice sessions thereof, including course building

(show jumps and cross-country fences). Cover extends to include travelling to and from official events and practice sessions and preparation therefore. Full protective clothing must be worn when using chain saws.

### **Benefits**

1. Accidental Death in respect of Insured Persons aged 16 years and over	£ 20,000
- In respect of Insured Persons aged under 16 Years	£ 5,000
2. Total and irrecoverable loss of sight of both eyes	£ 20,000
3. Total and irrecoverable loss of sight of one eye	£ 10,000
4. Loss of two limbs	£ 20,000
5. Loss of one limb	£ 10,000
6. Total and irrecoverable loss of sight of one eye and loss of one limb	£ 20,000
7. Permanent Total Disablement from usual occupation or any occupation for which the Insured Person is fitted by training and experience. (other than loss of sight of one or both eyes or loss of limb)	£ 20,000
8. Temporary Total Disablement (52 weeks, 7 day excess) (only payable to Insured Persons aged 17 and over)	£ 150 per week

### **CLAIMS NOTIFICATION**

In the event of a claim or possible claim under this insurance the Insured should notify KBIS British Equestrian, Cullimore House, Peasmore, Newbury, Berkshire, RG20 7JN or by telephone on 01635 247474 no later than 7 days after the date of discovery. **THE INSURED MUST NOT ADMIT LIABILITY OR OFFER OR AGREE TO SETTLE ANY CLAIM WITHOUT THE INSURERS' PERMISSION.**

Failure to comply with all claims notification requirements stipulated in the full policy wording may invalidate this insurance.

### **CANCELLATION**

**You** are entitled to cancel this contract of insurance by writing to, or telephoning KBIS within fourteen (14) days of either:

- the date you receive this contract of insurance; or
- start of the **period of insurance**
- whichever is the later.

If **you** cancel prior to the start of the **period of insurance** **you** will receive a full refund of premium.

If **you** cancel within fourteen (14) days of the start of the **period of insurance** **we** will refund a daily proportionate part of the premium in respect of the remaining term of this policy provided **you** have not made a claim. The amount refunded will be dependent on how long this Policy has been in force and any outstanding adjustments. The refund for the remaining **period of insurance** will be calculated from the date that **we** receive the notice of cancellation from **you**.

#### **Cancellation (After the Cooling Off Period)**

**You** can also cancel this **policy** at any time by writing to, or telephoning KBIS.

**We** will refund a daily proportionate part of the premium in respect of the remaining term of this policy provided **you** have not made a claim. The amount refunded will be dependent on how long this Policy has been in force and any outstanding adjustments. The refund for the remaining **period of insurance** will be calculated from the date that **we** receive the notice of cancellation from **you**.

**We** can cancel this **policy** by giving **you** thirty (30) days' written notice by recorded delivery at **your** current address shown in the Schedule. **We** will refund a daily proportionate part of the premium in respect of the remaining term of this policy provided **you** have not made a claim. The amount refunded will be dependent on how long this Policy has been in force and any outstanding adjustments. The refund for the remaining **period of insurance** will be calculated with effect from thirty (30) days after written notice is sent.

### **DUE DILIGENCE**

The Insured shall use due diligence and do and concur in doing all things reasonably practicable to:-

- prevent accidents and to maintain all buildings, furnishings and Insured Property in proper repair.
- employ only competent Employees and to act in accordance with all statutory obligations and regulations.

The Insured shall forthwith make good or remedy any defect or danger, which becomes apparent or take such additional precautions as the circumstances may require.

### **COMPLAINTS**

If **you** have any questions or concerns about this *insurance* or the handling of a claim, please contact KBIS. Our details are as follows:

Kbis Ltd.  
Cullimore House,  
Peasmore  
Newbury

Berkshire RG20 7JN  
United Kingdom  
Tel: 01635 247474  
Email: [ask@kbis.co.uk](mailto:ask@kbis.co.uk)

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to:

Complaints Manager  
XL Insurance Company SE  
20 Gracechurch Street  
London EC3V 0BG  
United Kingdom  
Email: [Catlinukcomplaints@catlin.com](mailto:Catlinukcomplaints@catlin.com)  
Telephone Number: +44 (0) 20 7743 8487

Complaints that cannot be resolved by the Complaints Manager may be referred to the Financial Ombudsman Service at:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR  
*United Kingdom#*

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**From within the United Kingdom**

Telephone Number: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)  
Telephone Number: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

**From outside the United Kingdom**

Telephone Number: +44 (0) 20 7964 1000  
Fax: +44 (0) 20 7964 1001

**COMPENSATION**

KBIS Ltd and XL Insurance Company SE are covered by the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the Scheme if we are unable to meet our obligations under this contract of insurance. If the Insured were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: [www.fscs.org.uk](http://www.fscs.org.uk)

**DATA PROTECTION**

You should understand that any information you have provided will be processed by us, in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims or complaints if any, which may necessitate providing such information to other parties.