

**KBIS BRITISH EQUESTRIAN  
RIDING & DRIVING CLUBS**

**THIS IS A POLICY SUMMARY AND DOES NOT CONTAIN THE FULL TERMS AND CONDITIONS OF THE COVER. THIS SUMMARY SHOULD BE USED IN CONJUNCTION WITH THE POLICY WORDING.**

THIS INSURANCE IS UNDERWRITTEN BY XL INSURANCE COMPANY SE A SPECIMEN POLICY WORDING GIVING FULL DETAILS OF THE TERMS, EXCEPTIONS AND CONDITIONS IS AVAILABLE ON REQUEST OR AT INCEPTION OF A POLICY.

This policy covers a 12 month agreed period and is renewable annually. It will include one or a combination of the following sections;

**SECTION 1 – Physical Loss or Damage**

Use this Section with the corresponding section in the full Policy Wording

**Key Features of COVER**

Actual loss or damage to the “insured property”

**Sub Section 1A – Property Owned by the Riding Club and/or Property Hired to the Pony Club (for a maximum of 30 days)**

“Insured Property” shall mean, in respect of Section 1 Sub-Section A hereof only, Trailers, Caravans (other than Motor Caravans), Portable Jumps, Cups and Trophies, Dressage Boards, Markers, Stakes, Poles, Ropes, Public Address Systems, Marquees/Tentage and associated Contents, Starting Pistols, Timing Equipment and other like equipment, all the property of the Insured or in the Insured's care, custody or control.

**Sub Section 1B**

"Insured Property" shall mean, in respect of Section 1 Sub-Section B hereof only, any Vehicle belonging to a Committee Member, Accredited Official or Instructor of the Insured Club.

**EXCESS**

Caravans or Trailers	£125.00
Property left unattended and not contained within a locked building, caravan or similar structure.	£125.00
Property contained within a locked building, caravan or similar structure.	£75.00

**GEOGRAPHICAL LIMITS**

Anywhere in the United Kingdom and up to 30 days anywhere in the World

**Key EXCLUSIONS****The Insurers will not pay for:**

- 1) loss, destruction or damage caused by:-
  - moth, vermin, wear, tear, gradual deterioration, damp, mildew, rust, oxidation, electrical or mechanical breakdown or derangement or damage to tyres.
  - loss from unattended vehicles unless:-
    - from a locked boot, or
    - if an estate car, property kept out of sight in a locked vehicle.
  - the actual process of dyeing, cleaning, repair or renovation.
  - infidelity of persons or Organisations hiring or borrowing Insured Property from the Insured.
- 2) loss, destruction or damage to:-
  - Buildings or Small Huts of any description.
  - Money, Cash, Currency, Bank Notes, Credit Cards, Negotiable Documents or Stamps.
  - .Horses, Ponies or other Livestock.

- Jumps whilst in use.
- Saddlery or Tack.

## **SECTION 2 – Members Personal Accident**

Use this Section with the corresponding section in the full Policy Wording

### **Key Features of COVER**

Compensation to an Insured Person in the event of Bodily Injury sustained whilst attending an official activity of the Insured Club only, including all official training/practice sessions thereof and including direct travel to or from the site of the said activity.

		<b><u>Scale of Benefits</u></b>		
		<b><u>A</u></b>	<b><u>B</u></b>	<b><u>C</u></b>
1)	Accidental Death but in respect of Insured Persons aged under 16 years of age	£5,000 £5,000.	£10,000 £5,000	£25,000 £5,000
2)	Total and Irrecoverable loss of sight of both eyes	£5,000	£10,000	£25,000
3)	Total and Irrecoverable loss of sight of one eye	£2,500	£5,000	£12,500
4)	Loss of two limbs	£5,000	£10,000	£25,000
5)	Loss of one limb	£2,500	£5,000	£12,500
6)	Total and Irrecoverable loss of sight of one eye and loss of one limb	£5,000	£10,000	£25,000
7)	Permanent Total Disablement (other than total loss of sight of one or both eyes or loss of limb)	£5,000.	£10,000	£25,000
8)	Temporary Total Disablement per week during such disablement but not beyond 52 weeks from the date on which the Insured Person first became disabled. Excluding the first 14 days of each and every disablement.	£50	£100.	Not Covered

### **Key EXCLUSIONS**

This Insurance does not cover death or disablement or expense directly or indirectly arising out of or consequent upon or contributed to by:-

- the Insured Person driving or riding on motor cycles or motor scooters other than mopeds.
- the Insured Person engaging in or taking part in hunting on horseback, polo, racing under the rules of any Turf or similar authority, point to point racing or British Horse Society 1 day, 2 day or 3 day horse trials.
- the Insured Person engaging in Air Travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.

## **SECTION 2 – Instructors, Officials and Voluntary Helpers Personal Accident**

Use this Section with the corresponding section in the full Policy Wording

### **Key Features of COVER**

Compensation to an Insured Person in the event of Bodily Injury sustained whilst Assisting at any official activity of the Insured Club only, including all official training/practice sessions thereof and including direct travel to or from the site of the said activity.

		<b><u>Scale of Benefits</u></b>		
		<b><u>A</u></b>	<b><u>B</u></b>	<b><u>C</u></b>
1)	Accidental Death but in respect of Insured Persons aged under 16 years of age	£5,000 £5,000	£10,000 £5,000	£25,000 £5,000
2)	Total and Irrecoverable loss of sight of both eyes	£5,000.	£10,000	£25,000
3)	Total and Irrecoverable loss of sight of one eye	£2,500	£5,000	£12,500
4)	Loss of two limbs	£5,000	£10,000	£25,000
5)	Loss of one limb	£2,500	£5,000	£12,500
6)	Total and Irrecoverable loss of sight of one eye and loss of one limb	£5,000	£10,000	£25,000
7)	Permanent Total Disablement (other than total loss of sight of one or both eyes or loss of limb)	£5,000.	£10,000	£25,000
8)	Temporary Total Disablement per week during such disablement but not beyond 52 weeks from the date on which the Insured Person first became disabled. Excluding the first 14 days of each and every disablement.	£50	£100.	Not Covered

### **CONDITIONS PRECEDENT TO UNDERWRITERS LIABILITY**

It is a condition precedent to Underwriters liability hereunder that full protective clothing, consisting of specially designed chain saw helmet, goggles, padded trousers, mittens and boots, are worn by the Insured Person when using a chain saw whilst assisting at an official activity of the Insured Club or official training/practice session thereof.

### **Key EXCLUSIONS**

This Insurance does not cover death or disablement or expense directly or indirectly arising out of or consequent upon or contributed to by:-

- the Insured Person driving or riding on motor cycles or motor scooters other than mopeds.
- the Insured Person engaging in or taking part in hunting on horseback, polo, racing under the rules of any Turf or similar authority, point to point racing or British Horse Society 1 day, 2 day or 3 day horse trials.
- the Insured Person engaging in Air Travel except as a passenger in a properly licensed multi-engined aircraft being operated by a licensed commercial air carrier or owned and operated by a commercial concern.

### **CLAIMS NOTIFICATON**

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 that 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**

This Policy allows a cooling off period. If after receiving the Certificate of Insurance and full policy terms and conditions the Insured is not happy with the policy there are 14 days during which the policy can be cancelled by sending written confirmation to KBIS British Equestrian at the above address.

The Insured does have the right to cancel this Policy outside of the 14-day cancellation period provided written confirmation is received by KBIS British Equestrian at the above address, and a pro-rata premium will be considered based on time on risk. Any claims pending will result in the full premium being due payable.

This insurance may also be cancelled by or on behalf of the Insurers by 30 days' notice given in writing to the Insured at his last known address, and the premium hereon shall be adjusted on the basis of the Insurers receiving or retaining "pro rata" premium. Where the premium is calculated on an adjustable basis the Insurers shall receive or retain the earned premium or pro-rata of the minimum premium whichever is the greater. Notice shall be deemed to be duly received in the course of post if sent by pre-paid letter post properly addressed.

## **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**

All complaints should in the first instance be addressed to KBIS British Equestrian, Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN. You may also notify us by telephone on 01635 247474 or by email at [complaint@kbis.co.uk](mailto:complaint@kbis.co.uk).

If you are still not satisfied when a final response is issued you may refer your complaint in writing to insurers. Their addresses are:

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

If you are still dissatisfied with the resolution you are also entitled to refer your complaint to the Financial Ombudsman Service (FOS) details of which will be sent to you with the Final Response Letters.

In all communications the Certificate number appearing in the Schedule should be quoted.

You may also have the right of referral to the Financial Ombudsman Service who can be contacted on 0845 080 1800 or emailed at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## **COMPENSATION**

You may be entitled to compensation from the FSCS if Underwriters cannot meet their liabilities. You may be entitled to compensation of 90% of any claim without an upper limit.

Further details can be obtained from the Financial Services Compensation Scheme website <http://www.fscs.org.uk>