

KBIS British Eventing Personal Accident Insurance

Insurance Product Information Document



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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this policy can be found in the policy document which is available on request.

What is this type of insurance?

This is a personal accident and illness insurance policy.

	What is insured?
	<p>✓ This policy covers you for bodily injury. It will pay the benefit shown in the schedule of compensation if you suffer bodily injury whilst engaged in equestrian activities (riding, handling, caring for horses) including whilst travelling to and from equestrian events and training locations. during the period of insurance which results in your:</p> <ul style="list-style-type: none"> • accidental death • loss of one (1) eye; or • loss of two (2) eyes • loss of one (1) limb; or • loss of two (2) limbs • permanent total disablement • temporary total disablement <p>✓ This policy also provides dental cover for necessary dental treatment performed by a qualified medical practitioner, including the repair or provision of dentures, following loss of or damage to your or dentures caused by an accident.</p> <p>✓ This policy will additionally pay a maximum of £500, following deduction of the excess of £100, for loss or damage to clothing or riding equipment (safety hats, body protectors, air jackets) if an accident occurs which necessitates removal of such items.</p> <p>✓ The policy will pay a maximum of £5,000, following deduction of the excess of £100, in respect of increased travel expenses incurred by you in respect of repatriation following an accident.</p> <p><i>*Permanent Total Disablement* shall mean:</i></p> <p>(i) For Insured Persons 16 years and under, Permanent Total Disablement is defined as being unable to perform two or more of the five Activities of Daily Living without assistance for a continuous period of 365 days and at the expiration of the 365 days period, it is reasonably certain that such disability will persist throughout the lifetime of the Insured person. The Activities of Daily Living are: eating, dressing, bathing, ambulation (ability to move from place to place) and toileting.</p> <p>(ii) For Insured Persons over 16 years, Permanent Total Disablement is defined as being unable to perform any occupation suited by training, education or experience for a continuous period of 365 days and, at the expiration of the 365 days period, it is reasonably certain that such disability will persist throughout the lifetime of the Insured Person.</p>

	What is not insured?
	<p>We will not pay any claim caused by or contributed to:</p> <ul style="list-style-type: none"> ✗ Illness other than illness arising from an accident; ✗ Accidental bodily injury that happens outside the period of this insurance; ✗ War (whether war be declared or not), invasion, acts of foreign enemy, hostilities, or any similar act, condition or warlike operation, warlike action by a regular or irregular military force or other authority to hinder or defend against an actual or expected attack; ✗ The actual or threatened malicious use of pathogenic or poisonous biological or chemical materials; ✗ Nuclear reaction, nuclear radiation or radioactive contamination; ✗ You engaging in or taking part in armed forces service or operations, other than reserve or volunteer training; ✗ You engaging in flying of any kind other than as a passenger; ✗ Your intentional self-injury, suicide or attempted suicide, provoked assault, fighting (except in genuine self-defence); ✗ Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named; ✗ Your deliberate exposure to exceptional danger (except in an attempt to save human life); ✗ Your own criminal act, or whilst engaged in or taking part in civil commotions or riots of any kind; ✗ You being under the influence of alcohol or drugs, except a drug prescribed to you by a medical adviser, and taken in accordance with their instructions, where there is sufficient evidence to conclude that the use of alcohol or drugs contributed to an accident; ✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type; ✗ Wear and tear or gradual deterioration of teeth or dentures; ✗ The cost of fitting or the cost of making good faulty workmanship or design of dentures; ✗ Dental treatment involving the use of precious metals;

****Temporary Total Disablement** shall mean disablement which entirely prevents the Insured Person from attending to his usual business or occupation.**
(i) Temporary Total Disablement (Accident): During such disablement but not beyond 104 weeks from the date on which the Insured Person first becomes disabled and excluding the first 21 days of each and every disablement.

- ✗ You whilst riding or driving in any kind of race;
- ✗ Terrorism involving the actual or threatened use of pathogenic or poisonous biological or chemical materials;
- ✗ You being in a state of insanity, whether temporary or otherwise;
- ✗ Physical or mental conditions or disabilities of a recurring or chronic nature from which you suffered, and was known to suffer, prior to the commencement of policy, or prior to the date of addition to policy, whichever is the later;
- ✗ You undertaking any stunt riding or activity related to stunt riding;
- ✗ Bodily injury or illness arising out of:
 - i. the use of, or inability to use, any application, software, or programme in connection with any electronic equipment (for example a computer, smartphone, tablet or internet-capable electronic device);
 - ii. any computer virus;
 - iii. any computer related hoax relating to mentioned above;
- ✗ You being on a quarantine or self- isolation.



Are there any restrictions on cover?

- ! In respect of claims made under temporary total disablement the policy will not pay for the first 21 days of your disablement and not beyond 104 weeks from the date on which you first become disabled.
- ! Dental treatment in respect of any person under the age of 5 years or over the age of 75 years is not covered.
- ! Temporary total disablement in respect of any person under 16 years of age or over the age of 65 years is not covered.
- ! You will only be covered for the riding activities according to the option selected in the schedule of compensation.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.



Where am I covered?

- ✓ You are covered anywhere in the world unless otherwise stated in the certificate of insurance.



What are my obligations?

- You must take care when answering any questions the Insurer asked by ensuring that any information provided is accurate and complete. .
- You must tell your broker as soon as practicably possible if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this policy you must:
 - seek the attention of a duly qualified medical practitioner as soon as practicably possible who you must allow to examine you for the purpose of reviewing the claim,
 - notify your broker as soon as practicably possible,
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition and allow to be examined by appointed by us or on our behalf medical adviser, for the purpose of reviewing the claim if it is required.



When and how do I pay?

- You can pay your premium annually (every 365 days) or calendar monthly (every calendar month). Payment can be made by BACs, cheque, credit or debit card or direct debit.



When does the cover start and end?

- This policy cover is for a twelve (12) month period and the start date and end date of the cover are specified in your certificate of insurance.



How do I cancel the contract?

- You can cancel this policy at any time by contacting KBIS. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, deducted with a premium calculated at a proportional daily rate depending on how long the policy has been in force for any time for which you have been covered. If you have made a claim, the full annual premium is due.