

## BRITISH GROOMS ASSOCIATION

### PERSONAL ACCIDENT AND DENTAL TREATMENT - KEY FACTS

This summary is in no way intended to form part of the contract of insurance and you are advised to read the full policy terms and conditions, which will be sent to you in your Certificate of Insurance. Please refer to the Insurance Certificate wording for a full explanation of what is covered and to your Schedule of Compensation to confirm which Benefits are applicable to you.

The policy is underwritten by the Catlin Insurance Company (UK) Ltd. who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (Firm Reference Number 423308). Further details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

The policy is annually renewable subject to any changes effected by Insurers. Policy terms and conditions, premiums and deferment periods may change each year.

KBIS British Equestrian are authorised to accept business under this scheme in accordance with the Terms and Conditions of a binding authority granted by the Insurer. Unless otherwise stated the policy duration will be 12 months.

#### KEY BENEFITS AND FEATURES (Section B, Policy Terms & Conditions)

Insurers will: -

1. If the Insured Person sustains Bodily Injury, during the Period of Insurance, Underwriters will pay to the Insured Person, or their Executors or Administrators, according to the options selected in the Schedule of Compensation.
2. Indemnify the Insured Person, up to but not exceeding the limit specified in the Schedule of Compensation, for the cost of Dental Treatment performed within 12 months of the date of the Accident.
3. Only provide cover if you are engaged in the occupation declared on the proposal form or a similar occupation which does not present any greater risk than the one originally declared.

#### GEOGRAPHICAL LIMITS & OPERATIVE TIME (Section E, Policy Terms and Conditions)

Geographical Limits - Accidents occurring anywhere in the World.

Operative Time - This insurance shall only cover the Insured Person for Bodily Injury sustained whilst in the course of, or in connection with their occupation including college sponsored work placements, excluding commuting to and from home and place of work.

Additional Extension - This extension only applies if shown on the certificate of insurance.

This insurance is extended to include Bodily Injury sustained whilst riding and/or handling horses in connection with personal recreational use, including competition. Subject otherwise to the conditions and exclusions of the policy.

#### SCHEDULE OF COMPENSATION (Section C, Policy Terms & Conditions)

This Schedule of Compensation shall apply separately in respect of each Insured Person for Accident.

INCIDENT	OPTIONS			
	Bronze	Silver	Platinum	Terms/Excess (Each Claim)
1 Death	£10,000	£15,000	£20,000	Not Applicable
2 Permanent Total Loss of Sight of One or Both Eyes	£10,000	£15,000	£20,000	Not Applicable
3 Loss of One or More Limbs	£10,000	£15,000	£20,000	Not Applicable
4 Permanent Total Loss of Speech	£10,000	£15,000	£20,000	Not Applicable
5 Permanent Total Loss of Hearing in One or Both Ears	£10,000 (limited to £4,000 for one ear)	£15,000 (limited to £6,000 for one ear)	£20,000 (limited to £8,000 for one ear)	Not Applicable
6 Permanent Total Disablement (other than loss of Sight, Limb, Speech or Hearing)	£10,000	£15,000	£20,000	Not Applicable
7 Temporary Total Disablement*	Not Included	Up to £250 per week*	Up to £350 per week*	Payable for a maximum of 104 Weeks. Excess period 21 days
8 Dental Expenses	Up to £1,000	Up to £1,000	Up to £1,000	Excess £50 each and every loss
9 Hospital Benefit	£25.00 Each completed 24 hours	£30.00 Each completed 24 hours	£50.00 Each completed 24 hours	Maximum benefit 30 days

\* The benefit provided by this section shall be the Sum Insured or 65% of the Insured Person's Gross Weekly Wage, during the twelve months immediately prior to any claim, whichever is the less.

#### SIGNIFICANT AND UNUSUAL EXCLUSIONS (Section D, Policy Terms & Conditions)

This Insurance does not cover claims in any way caused or contributed to by:

1. The Insured Person engaging in or taking part in armed forces service or operations;
2. The Insured Person engaging in flying of any kind other than as a passenger;
3. The Insured Person's suicide or attempted suicide or intentional self-injury or the Assured being in a state of insanity;
4. 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;
5. The Insured Person's deliberate exposure to exceptional danger (except in an attempt to save human life);
6. The Insured being under the influence of alcohol or drugs;

7. Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.
8. The cost of fitting or the cost of making good faulty workmanship or design of Dentures.
9. Bodily Injury or Dental Treatment in respect of any person under the age of 5 years or over the age of 75 years.
11. Temporary Total Disablement in respect of any person under 16 years of age.
12. Illness other than Illness arising from an Accident.
22. The Insured Person undertaking any stunt riding or activity related to stunt riding.

Please refer to Terms and Conditions for a full list of exclusions.

#### **CLAIMS NOTIFICATION** (Section I, Policy Terms & Conditions)

In the event of a claim or possible claim under this insurance the Insured should notify KBIS British Equestrian, Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN or by telephone on 01635 247474 no later than 7 days after the date of discovery. Failure to comply with all claims notification requirements stipulated in the full policy wording may invalidate this insurance.

#### **CANCELLATION** (Section H, Policy Terms & Conditions)

The Insured is 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 the insured cancels prior to the start of the **period of insurance** the insured will receive a full refund of premium.

If the insured cancels within fourteen (14) days of the start of the **period of insurance** the insurers 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 the insurers receive the notice of cancellation from the insured.

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

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

Insurers will refund a daily proportionate part of the premium in respect of the remaining term of this policy provided the insured 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 the insurers receive the notice of cancellation from the insured.

Insurers can cancel this policy by giving the insured thirty (30) days' written notice by recorded delivery at their current address shown in the Insurance Certificate. Insurers will refund a daily proportionate part of the premium in respect of the remaining term of this policy provided the insured 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.

#### **COMPLAINTS** (Section J, Policy Terms and Conditions)

If the insured 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,  
Peasemore  
Newbury  
Berkshire RG20 7JN  
United Kingdom  
Tel: 01635 247474  
Email: [ask@kbis.co.uk](mailto:ask@kbis.co.uk)

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

Complaints Manager  
Catlin Insurance Company (UK) Ltd.  
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** (Section K, Policy Terms & Conditions)

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

The Insured may be entitled to compensation from the Scheme if the insurers 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)