

BRITISH EVENTING

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

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 engaged in equestrian activities (riding, handling, caring for horses) and includes cover whilst travelling to and from equestrian events and training locations.

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

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

Incident Description		Tier Options			
		Junior (up to and inc. 16 Years)	Level 1	Level 2	Level 3
1	Accidental Death	£5,000	£20,000	£40,000	£80,000
2	Loss of One Eye	£25,000	£10,000	£20,000	£40,000
3	Loss of Two Eyes	£50,000	£20,000	£40,000	£80,000
4	Loss of One Limb	£25,000	£10,000	£20,000	£40,000
5	Loss of Two Limbs	£50,000	£20,000	£40,000	£80,000
6	Permanent Total Disablement	£100,000	£40,000	£80,000	£160,000
7	Temporary Total Disablement* (Accident Only)	Not Included	£250 Per Week	£500 Per Week	£750 Per Week
8	Dental	£2,500	£2,500	£2,500	£2,500

Loss of Equipment

The Insurer will 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.

Increased Travel Expenses

The Insurer will pay a maximum of £5,000, following deduction of the excess of £100, in respect of increased travel expenses incurred by the policyholder in respect of repatriation following an accident. This benefit is only payable for costs not covered by any other insurance policy, such as a travel insurance.

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 65 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

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
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

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