



Claims Procedure

If you are a British Dressage member involved in an accident that could lead to a claim on your insurance:

✓ DO

phone one of the following numbers:
Personal Liability - 01708 850000
Personal Accident - 0845 071 6204

✗ DO NOT

under any circumstances admit responsibility, either verbally or in writing.

✗ DO NOT

offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury - if you do, you may invalidate your insurance cover.



British Dressage Member Cover Personal Liability & Personal Accident Insurance

Cover is provided where you are a fully subscribed and paid up member. Here is a summary of cover together with the main exclusions. Please refer to British Dressage for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

South Essex Insurance Brokers Limited, South Essex House,
North Road, South Ockendon, Essex RM15 5BE.
Tel 01708 850000 Email enquires@seib.co.uk
South Essex Insurance Brokers Ltd. are authorised and regulated by the Financial Services Authority.

Personal Liability Insurer
QBE Insurance (Europe) Limited (No. 1761561) is authorised and regulated by the Financial Services Authority and is registered in England and Wales at Plantation Place, 30 Fenchurch Street, London EC3M 3BD.

Personal Accident Insurer
RSA Insurance plc is authorised and regulated by the Financial Services Authority and is registered in England at Leadenhall Court, 1 Leadenhall Street, London, EC3v 1PP.

keyfacts



QBE Insurance British Dressage Members Summary



**SOUTH ESSEX
INSURANCE BROKERS**

A better way to insure

South Essex House, North Road
South Ockendon, Essex RM15 5BE



**SOUTH ESSEX
INSURANCE BROKERS**

IMPORTANT DOCUMENT
Please keep in a safe place

South Essex House, North Road
South Ockendon, Essex RM15 5BE



key facts

British Dressage Association Insurance Members Summary

British Dressage Association Insurance is underwritten by QBE Insurance (Europe) Limited (QBE) and Royal & SunAlliance Insurance plc. (RSA)

PERSONAL LIABILITY

The **British Dressage Association insurance** is an annual insurance contract taken out by the British Dressage Association with QBE, this summary provides details of the relevant covers under that insurance relating to members of the association.

This document provides a summary of the main benefits under the **British Dressage Association insurance** and the policy terms and conditions which are relevant to members.

An outline of the significant features and benefits included in your policy are set out below followed by significant or unusual exclusions and limitations.

Excess

Each section may carry an 'excess' being the first amount of each claim that you must pay and is not insured. The amount for third party property damage is £500.

Significant Features and Benefits

Personal liability provides an indemnity for liability at law to compensate third parties (not employees) for accidental bodily injury or accidental property damage caused by a current member of the association.

Standard extensions include:

- a) Extended indemnity- cover for other riders when using the insured member's horse with their express prior permission.
- b) Grooms indemnity – cover for any groom engaged in working for an insured member in their work involving the insured horse.

Significant / Unusual Exclusions or Limitations

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below.

- 1. excludes liability arising from or relating to:
 - a) injury to the insured member's family;
 - b) claims arising from, brought in and awards made in North America
 - c) any undertaking of activities as a professional or as a part of a business or occupation.
- 2. where indemnity is available under any other insurance for personal liability, then the insurance afforded by this policy will be in excess of and will not contribute with such other insurance.

Insured section Personal liability	INSURED	Limit of Indemnity GBP 10,000,000 any one occurrence*
Third Party Claim Jurisdiction (insured sections B):	World-Wide but excluding North America	
Excess - Insured section Personal liability	Amount of excess GBP 500 third party property damage	

British Dressage Association Excess Insurance is underwritten by QBE Insurance (Europe) Limited.
 *Personal liability cover to follow the primary layer provided by QBE Insurance as GBP 20,000,000 in excess of GBP 10,000,000 providing an overall total Limit of Indemnity of **GBP 30,000,000.**

Important Information

Your Right to Cancel

There is no right of cancellation on your part, **QBE** may issue 07 days written notice of cancellation at any time by writing to the Association of which you are a member, the association will contact you to advise you that this insurance is no longer available to you.

Renewing your Policy

If QBE are willing to invite renewal of the policy **QBE** will tell you at least 21 days before the expiry of the policy the premium and terms and conditions which will apply for the following year.

Claim Notification

Should you wish to make a claim you should contact **QBE** as soon as possible. You may contact QBE at the address shown below.

Complaint Procedure

If you are unhappy with the service provided for any reason or have cause for complaint you should initially contact the person who arranged the policy for you and if you remain unhappy please contact the Chief Operating Officer of **QBE** at the address below. If **QBE** cannot resolve the matter to your satisfaction you can, if you wish, refer the matter to the Financial Ombudsman Service at the following address: Insurance Division, The Financial Ombudsman, Service South Quay Plaza 2, 183 Marsh Wall, Docklands, London E14 9SR

Making a complaint does not affect your right to take legal proceedings.

Directive Required Information

QBE Insurance (Europe) Limited

QBE Insurance (Europe) Limited is a private company limited by shares and is authorised and regulated by the Financial Services Authority (FSA) as an insurance company and, with effect from 14 January 2005, to undertake insurance mediation, under Registration Number 202842 You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. In the event of a complaint please read the procedure above.

The law and language applicable to the policy

The law of England and Wales will apply to this contract. The language used in this policy and any communications relating to it will be English.

Company Head Office

The company's home state is the United Kingdom and this policy is underwritten from its London premises at the Head Office location below. The company's Head Office and registered address is: **QBE Insurance (Europe) Limited**, Plantation Place, 30 Fenchurch Street, London, EC3M 3BD, Tel: 020 7105 4000, Fax: 020 7105 4019. Registered in England No. 1761561 enquiries@qbe-europe.com

PERSONAL ACCIDENT INSURANCE

This is a summary of the cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. Please take time to make sure you understand the cover it provides. Cover is underwritten by Royal & SunAlliance Insurance plc.(RSA)

Features and benefits

PROVIDES COVER FOR ACCIDENTAL DEATH, LOSS OF LIMB OR SIGHT AND PERMANENT TOTAL DISABLEMENT ONLY

as a consequence of:

- A: Horse related accidents other than whilst attending an organised equestrian event as defined in B below
- B: Horse related activities whilst attending any event or official practice/training session organized by or affiliated to British Dressage, BHDТА, BHS, BSJA, Pony Club, BHS Riding Clubs, BE, EGB, BEV or FEI

Up to a maximum benefit of £5,000 in respect of A and £10,000 in respect of B.

Accidental death is limited to £5,000 in respect of persons up to the age of 16.

Significant or Unusual Exclusions or Limits

This section does not cover injury arising from:

- Committing or attempting to commit suicide or as a result of self inflicted injury
- Illness or disease (not resulting from bodily injury following an Accident)
- Any naturally occurring condition or degenerative process
- Any gradually operating process
- Post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident)
- Radioactive contamination whether arising directly or indirectly
- War or Terrorism occasioned by any Nuclear Chemical or Biological Cause

Period of Insurance

The insurance cover shall apply from 1 July to 30 June until notification of change but is subject to the renewal of the Master Insurance and any revised items that such renewal may contain.

Policy Cancellation

This Policy may be cancelled by either the British Dressage or RSA by giving 30 days written notice to the Company or the Insured at their last known registered address.

How to Claim

Initially a notification of any claim should be sent to:

Personal Accident Claims, 200 Vincent Street, Glasgow G2 5SG

Telephone: 0845 071 6204 (dedicated claim telephone number) Fax: 0845 077 0093

Email: glasgow.pattravelclaims@uk.rsagroup.com

Complaints Procedure

RSA aim to provide you with a first class service. If we have not delivered the service that you expect or you are concerned with the service provided, we would like the opportunity to put things right.

Our complaints process

Initially please raise your concerns with your usual business contact. Once we have reviewed your complaint we will issue our business decision in writing. If upon receipt of this you remain dissatisfied, you can escalate your complaint to our Customer Relations Office who will conduct a separate investigation. This will be concluded with the issue of the company's final decision in writing.

Customer Relations Contact Details

Customer Relations Office, RSA, Bowling Mill, Dean Clough Industrial Estate, Halifax HX3 5WA

What to do if you are still not satisfied

If you are still not satisfied, RSA is regulated by the Financial Services Authority whose arbitration service is the Financial Ombudsman Service and you may be able to refer your complaint to them. Insurance Division, The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

Your rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaints procedures referred to above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.