

Personal Accident Schedule



# Personal Accident Schedule for The British Horse Society (Gold Members)

## **Insurer Information**

The Policy is underwritten by Millstream Underwriting Ltd, Registered in England and Wales. Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of:

Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

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## Personal Accident Renewal Schedule

|   |  |            |
|---|--|------------|
| <b>Policy Number:</b>                                 | CM6260AHA246 - 1   |            |
| <b>Insured:</b>                                       | The British Horse Society (Gold Members)   |            |
| <b>Insured's Address:</b>                             | 16-17 Abbey Park<br>Stareton<br>KENILWORTH<br>Warwickshire<br>CV8 2XZ<br>United Kingdom  |            |
| <b>Business description:</b>                          | Associations   |            |
| <b>Insurer:</b>                                       | Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ |            |
| <b>Period of insurance:</b><br>(Both dates inclusive) | Effective Date:  | 01/01/2024 |
|   | Expiry Date:   | 31/12/2024 |
| <b>Date of issue:</b>                                 | 22/12/2023   |            |
| <b>Renewal Schedule valid until:</b>                  | 20/02/2024   |            |
| <b>Currency:</b>                                      | GBP  |            |
| <b>Annual Premium:</b>                                | £68,115.00   |            |
| <b>Insurance Premium Tax:</b>                         | £8,173.80  |            |
| <b>Total Payable:</b>                                 | £76,288.80   |            |
| <b>Insurance Advisor:</b>                             | SEIB INSURANCE BROKERS LIMITED   |            |
| <b>Broker Reference:</b>                              |  |            |
| <b>PA Claims Handler:</b>                             | CEGA   |            |

**PERSONAL ACCIDENT**

| Insured Persons and Operative Times |  |  |
|-------------------------------------|--|--|
|                                     | Insured Persons  | Operative Time   |
| Category B                          | BHS individual Gold Members (adults/junior/student/family), BHS Friend, Life or Founder membership of the British Horse Society (but excluding Overseas, Silver and Helping Horses members) permanently residing in the United Kingdom | -Whilst the Insured Person is attending an event or official practice or training session organised or affiliated to the British Horse Society, British Show Jumping Association, Pony Clubs, BHS Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriage driving, Endurance GB or Fédération Equestre Internationale only |
| Category A                          | BHS individual Gold Members (adults/junior/student/family), BHS Friend, Life or Founder membership of the British Horse Society (but excluding Overseas, Silver and Helping Horses members) permanently residing in the United Kingdom | -Any recreational activity involving riding, caring for or handling horses and driving horse drawn vehicles excluding professional and racing activities or attending an organised equestrian event as defined in Category B below but extending to cover travel to or from such an organised equestrian event                                   |

| Personal Accident                                       |                 |             |
|---|-----------------|-------------|
|   | Insured Persons |             |
|   | Category A:     | Category B: |
| A) Death*   | £5,000          | £10,000     |
| B) Loss of Sight in one or both eyes                    | £5,000          | £10,000     |
| C) Loss of one or more Limbs                            | £5,000          | £10,000     |
| D1) Loss of Hearing in both ears                        | £5,000          | £10,000     |
| D2) Loss of Hearing in one ear (25%)                    | £1,250          | £2,500      |
| E) Loss of Speech                                       | £5,000          | £10,000     |
| F) Loss of Internal Organ                               | Not Covered     | Not Covered |
| G) Permanent Total Disablement                          | £5,000          | £10,000     |
| H) Permanent Partial Disablement                        | Not Covered     | Not Covered |
| Basis of permanent disablement any and every occupation |                 |             |
| * £5,000 for Children under the age of 16               |                 |             |
| I) Temporary Total Disablement                          | Not Covered     | Not Covered |
| Deferment Period  | Not Covered     | Not Covered |
| Benefit Period  | Not Covered     | Not Covered |
| J) Temporary Partial Disablement                        | Not Covered     | Not Covered |
| Deferment Period  | Not Covered     | Not Covered |
| Benefit Period  | Not Covered     | Not Covered |



| Additional Benefits  |   |             |
|--|---|-------------|
| A. Disfigurement or Scarring of the face or body from burns    |   |             |
| Face (Maximum Benefit)   |   | Not Covered |
| Body:  |   |             |
|  | 4.5% of the total body surface area                         | Not Covered |
|  | 9% or more of the total body surface area                   | Not Covered |
|  | 18% or more of the total body surface area                  | Not Covered |
|  | 27% or more of the total body surface area                  | Not Covered |
| B. Dental Injury   |   |             |
| Not Covered  |   |             |
| C. Hospital Confinement  | Maximum Benefit   | Not Covered |
|  | Per Day   | Not Covered |
| D. Hospital visiting expenses                                  | Maximum benefit   | Not Covered |
|  | Per Day   | Not Covered |
| E. Coma benefit  | Maximum benefit   | Not Covered |
|  | Per Day   | Not Covered |
| F. Rehabilitation expenses                                     |   |             |
| Not Covered  |   |             |
| G. Injury medical expenses                                     | 25% of the Death or Permanent Total Disablement sum insured | Not Covered |
| H. Funeral expenses  |   |             |
| Not Covered  |   |             |
| I. Dependent child benefit                                     |   |             |
| Not Covered  |   |             |
| J. Disappearance   |   |             |
| Not Covered  |   |             |
| K. Disability Assistance                                       |   |             |
| Not Covered  |   |             |
| L. Quadriplegia  |   |             |
| Not Covered  |   |             |
| M. Paraplegia  |   |             |
| Not Covered  |   |             |
| N. Broken Bones  |   |             |
| Not Covered  |   |             |
| O. Primary Dislocation   |   |             |
| Not Covered  |   |             |
| P. Physiotherapy following Broken Bones or Primary Dislocation |   |             |
| Not Covered  |   |             |
| Q. Convalescence   |   |             |
| Not Covered  |   |             |
| R. Optical Injury  |   |             |
| Not Covered  |   |             |
| S. Childcare Expenses  |   |             |
| Not Covered  |   |             |
| T. Trauma Counselling Expenses                                 |   |             |
| Not Covered  |   |             |

#### ILLNESS - Not Covered

| Maximum Accumulation Limits  |                                   |
|--|-----------------------------------|
| Any one event  | £5,000,000                        |
| Per event for all insured persons travelling in a multi-engine aircraft                                    | £500,000                          |
| Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft | £250,000                          |
| Kidnap, Ransom and Extortion Expenses  | Not Covered                       |
| Political Unrest and Natural Disaster Evacuation Expenses  | Not Covered                       |
| Personal Accident: Benefits A to H   | £5,000 (Cat A) or £10,000 (Cat B) |
| Personal Accident: Benefit I   | Not Covered                       |
| Personal Accident: Benefit J   | Not Covered                       |
| Illness: Illness   | Not Covered                       |

**BUSINESS TRAVEL - Not Covered**

| Endorsements    |
|-----------------|
| None Applicable |