

Red Members Public Liability & Personal Accident Policy Summary



Specially arranged by South Essex Insurance Brokers.

South Essex Insurance Brokers Ltd. are authorised
and regulated by the Financial Conduct Authority.

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INSURANCE BROKERS.

Over 50 years of excellent service

Claims Procedure

In the event of a claim or an incident which may give rise to a claim under your TREC GB Red Member insurance:

DO

phone one of the following numbers:

Public Liability - 0345 4505422

Personal Accident - 0330 660 0723

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.

TREC GB Red Members

Public Liability & Personal Accident Insurance

Public liability and personal accident insurance is included with Red membership of TREC GB. This is a summary of the cover together with the main exclusions. Please refer to TREC GB for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

South Essex Insurance Brokers, South Essex House

North Road, South Ockendon, Essex RM15 5BE

Telephone 0345 450 9375

Public Liability Insurer

RSA & Others.

Royal & Sun Alliance Insurance Plc, St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL.

Registered in England No 93792.

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Personal Accident Insurer

Millstream Underwriting Ltd on behalf of Arch Insurance Company (Europe) Limited

145 Leadenhall Street, London, EC3V 4QT

Registered in England No. 03896220

Authorised and regulated by the Financial Conduct Authority Registration No. 308584

TREC GB – Red Members

Public Liability Insurance

This section of the document is a summary of the cover provided by TREC GB Red Member, Public Liability Insurance Policy. It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from: TREC GB C/O Rose Cottage, Aley, Over Stowey, Bridgwater TA5 1HB.

Name of the Insurer

The public liability cover of £10,000,000 provided under the policy is underwritten by RSA and others as fully documented in the policy wording.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage, for any person who holds a current/paid up Red membership of TREC GB and abides by the TREC GB membership rules.

Key Features and Benefits

This policy covers your legal liability for:

- accidental bodily injury to any person (subject to the exclusions below)
- accidental loss of or damage to property (subject to the exclusions below) happening anywhere in the world arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in other horse related activities.
- £10,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance
- Cover is provided for members normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands or at bases of Her Majesty's Forces Overseas.

Extensions

1) Authorised Users' Indemnity.

The Master Personal Liability Insurance to use the Assured's horse or horse drawn vehicle or a horse or horse drawn vehicle normally in the Assured's custody while using such horse or horse drawn vehicle only subject always to General Condition.

2) Grooms Indemnity:

The Master Personal Liability Insurance extends to indemnify any groom while working the Assured for liability arising out of such work for the Assured. Provided always that such persons covered under Extensions 1 and 2 shall as though they were the Assured observe, fulfill and be subject to the Terms, Conditions, Limitations and Exclusions of the Master Insurance.

Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- The first £250 of any third party property damage claim
- bodily injury to members of your own family or household, or any employee whilst working for you
- loss of or damage to property belonging to you or in your care, custody or control; or in the care, custody or control of any member of your family or person in your service
- liability arising out of or incidental to any profession, occupation or business
- punitive, exemplary or multiplied damages
- horse racing, point to point racing or steeplechasing other than:
 - endurance riding
 - racing which forms part of an equestrian event the primary purpose of which is not racing and where the said race is not being run under the rules of any turf or similar authority
- use of a horse or horse drawn vehicle for hire or reward
- liability arising out of the ownership, possession or use of any mechanically propelled vehicle or any craft designed to travel through the air, space or water (other than hand propelled watercraft or rescue craft)
- deliberate acts or omissions

Significant Conditions

This is a policy of last resort, that is to say that if at the time of any claim under this insurance there is any other valid and collectible insurance available to the Insured or any other Insured party, other than insurance that is specifically stated to be in excess of this Policy and names the Insured for the insurance, then the Insurance by this Policy will be in excess of and will not contribute with such other insurance.

Period of Insurance

This policy is issued from the date you become a Red Member or renew your Red membership with the TREC GB until the expiry of the Master Policy on the 30/09/2017.

Important Information

Your Right to Cancel

There is no right of cancellation on your part, insurers 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.

Claim Notification

Should you wish to make a claim you should contact SEIB as soon as possible on 0345 4505422.

Complaints

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong. In some cases the broker who arranged the insurance will be able to resolve any concerns and You should contact them directly.

Alternatively if You need to complain please contact the Pen Underwriting Limited Complaints Officer quoting Your policy or claim number.

Pen Underwriting Limited Complaints Officer Telephone: 0141 285 3539

Address: 3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH

Email: pencomplaints@penunderwriting.com

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt Pen Underwriting will write to You and let You know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service.

If after making a complaint to Pen Underwriting (Delegated) You are dissatisfied with Our "Final response" (or if Your complaint remains unresolved after 8 weeks of initially telling Us) You may be able to refer Your complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service Exchange Tower

London E14 9SR

Tel: 0800 023 4567 (for landline users)

0300 123 9123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The FOS may review Your complaint subject to certain eligibility criteria

Further details of the FOS can be obtained from www.financial-ombudsman.org.uk

Whilst We are bound by the decision of the FOS You are not.

Following the Complaints procedure does not affect Your right to take legal action

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.

TREC GB – Red Member

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 from TREC GB C/O Rose Cottage, Aley, Over Stowey, Bridgwater TA5 1HB. Please take time to make sure you understand the cover it provides. This summary does not form part of the contract of insurance.

Name of the Insurer

The personal accident cover provided under the policy is underwritten by Millstream Underwriting Ltd on behalf of Arch Insurance Company (Europe) Limited.

Features and benefits

PROVIDES COVER FOR ACCIDENTAL DEATH, LOSS OF LIMB OR SIGHT AND PERMANENT TOTAL DISABLEMENT ONLY as a consequence of:

A: Whilst the Insured Person is attending an event or official practice or training session organised or affiliated to TREC GB

B: Whilst the Insured Person is engaged in a horse related activity other than attending an organised equestrian event as defined in Category A above but extending to cover travel to or from such an organised event.

Up to a maximum benefit of £10,000 in respect of A and £5,000 in respect of B. Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.

This policy is not an Income Protection policy. It does not provide cover for income replacement or loss of earnings. You can only claim for one of the benefits as a result of any one accident.

Significant or Unusual Exclusions or Limits

This section does not cover injury arising from:

- Anybody engaged in air travel unless as a fare paying passenger
- Injuries where the Insured person is not wearing appropriate head protection
- Suicide or deliberate self-harm
- Member of the armed forces
- Post traumatic stress disorder, psychological or psychiatric condition
- Any bacterial or viral infection or any gradually operating cause
- Influence of alcohol, solvents, drugs or medication unless prescribed
- War risks
- Nuclear, chemical or biological terrorism
- You can only claim for one of the benefits shown in the Schedule of benefits as a result of the same accident.

Period of Insurance

This policy is issued from the date you become a Red Member or renew your Red membership with the TREC GB until the expiry of the Master Policy on the 30/09/2017.

Right of Cancellation

The Insured Person will withdraw from the cover provided by this Policy at any time by giving notice to the Insured. No refund of Premium may be payable. The insured may not cancel this Policy.

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0330 660 0723 within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by or sending an e-mail to paclaims@mstream.co.uk.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are: The Managing Director, Millstream Underwriting Limited, 145 Leadenhall Street, London EC3V 4QT

Telephone: 0207 626 2272 Email: policies@mstream.co.uk

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request. The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone Call Recording

For our joint protection, telephone calls may be recorded or monitored.

Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further information about compensation scheme arrangements are available from the FSCS.



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

0345 450 9375 | www.seib.co.uk