

**The British Horse Society Gold Members  
Insurance Product Information Document**

**Product: Personal Accident Insurance**

**Company: Millstream Underwriting Ltd on behalf of Arch Insurance (UK) Ltd.**

This insurance is provided by South Essex Insurance Brokers Limited who is registered in the UK. South Essex Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority. Registered number: 479477.

**What is this type of insurance?**

The Personal Accident Insurance

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in The British Horse Society (BHS) Members Personal accident Insurance Policy document which is available from The British Horse Society.



**What is insured?**

- ✓ Provides cover for accidental death, loss of limb or sight and permanent total disablement only as a consequence of:
  - A:** 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 B below but extending to cover travel to and from such an organized equestrian event.
  - B:** Whilst the insured person is attending an event or official Practice/Training session organised by or affiliated to the BHS, British Show Jumping Association, Pony Clubs, BHS Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriagedriving, Endurance GB or Fédération Equestre Internationale.
- ✓ Up to a maximum benefit of £5,000 in respect of A and £10,000 in respect of B. You can only claim for one of the benefits as a result of any one accident.



**What is not insured?**

- This policy does not cover any loss resulting from:
- ✗ Anybody engaged in air sports or air travel unless as a fare paying passenger.
  - ✗ Suicide or deliberate self-harm.
  - ✗ Any work undertaken on or in transit by sea or air or from offshore installations.
  - ✗ Undertaking armed forces services or operations.
  - ✗ Any illness or disease.
  - ✗ Any gradually operating cause or repetitive strain injury.
  - ✗ Being under the influence of alcohol or drugs
  - ✗ War risks.
  - ✗ Any claim in excess of the policy's aggregate limit or events limits.
  - ✗ Nuclear reaction, radiation and contamination.
  - ✗ Terrorism
  - ✗ Engaging in a criminal act.
  - ✗ Any epidemic or pandemic.



**Are there any restrictions on cover?**

- ! This policy does not cover temporary disablement or provide loss of earnings cover.
- ! Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.
- ! Cover does not apply to those who are aged 85 or over on the date which you take out or renew your membership.



### **Where am I covered?**

Cover is provided for members normally domiciled in the United Kingdom, the Isle of Man or the Channel Islands.

Claims arising anywhere in the world.



### **What are my obligations?**

At the beginning of the period of membership you must give complete and accurate answers to any questions you are asked.

Should you wish to make a claim under this policy you should contact our claims helpline on 0330 6600723 available Monday to Friday 9am until 5pm, within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by writing to Millstream Personal Accident Claims Team Cega Group Services Limited, Funtington Park, Cheesmans Lane, Funtington, Chichester West Sussex, PO18 8UE or sending an e-mail to [PAclaims@mstream.co.uk](mailto:PAclaims@mstream.co.uk).



### **When and how do I pay?**

The British Horse Society will advise you of the full details of when and the options by which you can pay.



### **When does the cover start and end?**

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with the British Horse Society.



### **How do I cancel the contract?**

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