

## Group Personal Accident Policy Schedule

### Group Policy Details

<b>Policy Number:</b>	PA18/1270 (This number will change at renewal when this is inputted onto our new internal admin system, will confirm the changed number nearer the time of inception)
<b>Insured:</b>	The British Horse Society including its trading subsidiaries (The British Horse Society (Trading Company) Ltd and Equestrian Qualifications GB Ltd)
<b>Address:</b>	Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ
<b>Business description</b>	Equine Charity
<b>Effective Date</b>	01 <sup>st</sup> January 2018
<b>Expiry Date:</b>	31 <sup>st</sup> December 2018
<b>Issue Date:</b>	20 <sup>th</sup> October 2017
<b>Insurer:</b>	Arch Insurance Company (Europe) Limited 5 <sup>th</sup> Floor, Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ. Financial Conduct Authority Firm reference number: 229887

### Insured Persons and Operative Times

Insured Persons		Operative Time
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 or the Republic of Ireland	Whilst the <b>Insured Person</b> is engaged in a horse related activity other than attending an organised equestrian event as defined in Category B below but extending to cover travel to or from such an organised equestrian event
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 or the Republic of Ireland	Whilst the <b>Insured Person</b> 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 Carriagedriving, Endurance GB or Fédération Equestre Internationale only

<b>Section 1: Personal Accident Schedule of Benefits</b>		
<b>Benefit Description</b>	<b>Insured Persons</b>	
	<b>Category A</b>	<b>Category B</b>
<b>Section 1: Injury</b>		
A) Death	£5,000	£10,000
B) Loss of Sight	£5,000	£10,000
C) Loss of Limb	£5,000	£10,000
D) Loss of Hearing		
a. in both ears	£5,000	£10,000
b. in one ear	£1,250	£2,500
E) Loss of speech	£5,000	£10,000
F) Permanent Partial Disablement		
a. Total loss of or total loss of use of:	Not Covered	Not Covered
i. one thumb	Not Covered	Not Covered
ii. one forefinger	Not Covered	Not Covered
iii. any other finger	Not Covered	Not Covered
iv. one big toe	Not Covered	Not Covered
v. any other toe	Not Covered	Not Covered
b. Total and irrecoverable loss of use of:		
i. The back or spine below the neck with no damage to the spinal cord	Not Covered	Not Covered
ii. The neck or cervical spine with no damage to the spinal cord	Not Covered	Not Covered
iii. Shoulder, elbow or wrist	Not Covered	Not Covered
iv. Hip, knee or ankle	Not Covered	Not Covered
c. Fractured leg or foot with established non-union	Not Covered	Not Covered
d. Fractured knee cap with established non-union	Not Covered	Not Covered
e. Shortening of the leg by at least 3 centimetres	Not Covered	Not Covered
G) Permanent Total Disablement as described below		
a. Permanent Total Disablement	£5,000	£10,000
b. Loss of intellectual capacity	£5,000	£10,000
c. Total and permanent paralysis	£5,000	£10,000
H) Quadriplegia	Not Covered	Not Covered
I) Paraplegia	Not Covered	Not Covered
J) Temporary Total Disablement	Not Covered	Not Covered
Benefit period	Not Applicable	Not Applicable
Deferred period	Not Applicable	Not Applicable
K. Temporary Partial Disablement	Not Covered	Not Covered
Benefit Period	Not Applicable	Not Applicable
Deferred Period	Not Applicable	Not Applicable

<b>Policy Limitations</b>	
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