

# Claims Procedure

If you are an Arab Horse Society member involved in an accident that could lead to a claim on your Insurance:

✓ **DO**

phone South Essex Insurance Brokers on 01708 850000.

✗ **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.

For more information about your insurance please contact South Essex Insurance Brokers on

**0845 450 7881**

or visit [www.seib.co.uk](http://www.seib.co.uk)



A better way to insure

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



## keyfacts

QBE Insurance

**Arab Horse Society**  
Members Summary



# Arab Horse Society Insurance Members Summary

## Arab Horse Society Insurance is underwritten by QBE Insurance (Europe) Limited (QBE)

The **Arab Horse Society insurance** is an annual insurance contract taken out by the Arab Horse society with QBE, this summary provides details of the relevant covers under that insurance relating to members of the society.

This document provides a summary of the main benefits under the **Arab Horse Society insurance** and the policy terms and conditions which are relevant to members.

**For full details of all policy benefits and all terms applicable to you, you should read the Members Terms and Conditions document which is available at <http://www.qbeurope.com/property/library.htm> combined with a copy of this summary.**

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 personal liability is £250 for third party property damage and nil for personal accident.

## Significant Features and Benefits

### Personal liability - Section A

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 subject to you being legally liable and in connection with the members equine related activities..

Standard extensions include:

- Extended indemnity- cover for other riders when using the insured member's horse with their express prior permission.
- 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.

- excludes liability arising from or relating to:
  - injury to the insured member's family;
  - claims arising from, brought in and awards made in North America
  - any undertaking of activities as a professional or as a part of a business or occupation.
- 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.

## Significant Features and Benefits

### Personal accident - Section B

The Personal Accident insurance provided offers a capital sum payment to an insured member following disablement or permanent injury provided it occurs at an Arab Horse Society activity or event. The benefits are only payable in event of injury to the named individual on the registration form. Injury must arise as a result of single, sudden and unexpected event as a result of an accident which arises from related equine activity.

### 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. QBE will not pay:

- any sum in excess of the benefit limits stated in the quotation or renewal documentation.
- deliberate exposure to exceptional danger, suicide or attempted suicide or intentional self-inflicted injury.
- being under the influence of alcohol as defined by the motor vehicle laws or under the influence of drugs or narcotics that are not lawfully available,
- injury or medical conditions existing before commencement of the policy,
- Sickness including venereal disease, hepatitis B, human immunodeficiency virus (HIV), acquired immune deficiency syndrome (AIDS) or AIDS Related Complex (ARC),
- osteoarthritis, arthritis or any other degenerative process of the joints, bones, muscles, tendons or ligaments,
- the death of the insured member, or any sickness,
- injury arising due the accumulation of a series of accidents and/or traumas,
- injury or sickness contributed to or aggravated by any specifically excluded or pre-existing condition.

#### Significant limitations that will restrict payment are:

You must notify events that may become a claim as soon as possible A summary of your limits of indemnity are set out below, for full details of how these limits operate and for an explanation of any defined term or coverage, you should consult the Members Terms and Conditions document which is available at <http://www.qbeurope.com/property/library.htm>.

<b>Insured section</b> A - Personal liability	<b>INSURED</b>	<b>Limit of indemnity</b> GBP 10,000,000 any one occurrence
Third Party Claim Jurisdiction	World-Wide but excluding North America	
<b>Insured section</b> B – Personal Accident insurance	<b>INSURED</b>	
<b>Schedule of Compensation</b>		
This policy provides benefits which have an amount inserted against them. The words 'not insured' are inserted against all benefits which are not insured by this policy.		
Cover for this section is only provided if a member has an accident during the period of insurance while		
a) attending or practising for an official Arab Horse Society activity		
b) riding, leading, handling, or driving a horse or pony at an official Arab Horse Society activity		
c) a passenger in a cart being drawn by a horse or pony at an official Arab Horse Society activity		
Item	Description	Benefit
1.	<b>Permanent total disablement</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.1	<b>Hemiplegia</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.2	<b>Total loss of limb</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.3	<b>Paraplegia</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.4	<b>Quadriplegia</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.5	<b>Triplesia</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.6	<b>Total loss of sight</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.7	<b>Total loss of speech</b> as a result of injury	<u>INSURED</u> GBP 15,000
2.8	<b>Total loss of hearing</b> as a result of injury	<u>INSURED</u> GBP 15,000
<b>Excess - Insured section</b>		<b>Amount of excess</b>
A - Personal liability		GBP 250 third party property damage
B - Personal Accident insurance		Nil – not applicable

## 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](http://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 enquires@qbe-europe.com