

# **MEMBERS PERSONAL ACCIDENT COVER**

## **KEYFACTS**

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. Please take time to make sure you understand the cover it provides.

### **Name of the Insurer**

The personal accident cover provided under the policy is underwritten by syndicate 2007 at Lloyd's. Syndicate 2007 is managed by Novae Syndicates Ltd, which is authorised by the Financial Services Authority, whose registration Number is 204888.

### **Features and benefits**

PROVIDES COVER FOR ACCIDENTAL DEATH, LOSS OF LIMB OR SIGHT AND PERMANENT TOTAL DISABLEMENT ONLY

as a consequence of:

A: Horse related accidents other than whilst attending an organised equestrian event as defined in B below but including travelling to and from such event.

B: Horse related activities whilst attending an event or official Practice/Training session organised by or affiliated to the NPS, P(UK), BSPS, BHS, BSJA, Pony Clubs, BHS Riding Clubs, BE, BEV, BHDTA, BD, Endurance GB or FEI but excluding travelling to and from such an event.

Up to a maximum benefit of £5,000 in respect of A and £10,000 in respect of B.

Cover in respect of Accidental Death of persons under the age of 18 is limited to £2,500 in respect of A and £5,000 in respect of B.

### **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
- Suicide or deliberate self-harm
- Member of the armed forces
- Post-traumatic stress disorder, psychological or psychiatric condition
- Repetitive stress (strain) injury or syndrome
- Any gradually operating cause
- Influence of solvents, drugs or medication unless prescribed
- Driving whilst under the influence of alcohol over the legal limit
- Travelling to countries who are at war
- Any claim in excess of the policy's aggregate limit
- Nuclear, chemical or biological terrorism
- Engaging in a criminal act, riot or civil commotion

### **Period of Insurance**

The insurance cover shall apply from commencement of membership until 31 December in the same year until notification of change but is subject to the renewal of the Insurance and any revised items that such renewal shall contain.

### **Right of Cancellation**

The Insured Person may 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 01992 767666 within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by writing to The Claims Department, Shearwater Insurance Services Limited, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts. EN8 7AF or send an e-mail to [enquiries@shearwater-insurance.co.uk](mailto:enquiries@shearwater-insurance.co.uk) headed NPS PA Claim.

**Complaints**

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 Equine Department Manager, Shearwater House, 8 Regent Gate, High Street, Waltham Cross, Herts. EN8 7AF or send an e-mail to [enquiries@shearwater-insurance.co.uk](mailto:enquiries@shearwater-insurance.co.uk) headed NPS PA Claim.

Having contacted Shearwater Insurance Services Limited, if you are still not satisfied with the way a complaint has been dealt with, please write to the Chief Executive of Novae Syndicates Limited. The address is: 71 Fenchurch Street, London, EC3M 4HH.  
Please quote the reference number 11CLM115117.

After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Policyholder & Market Assistance department at Lloyd's to review your case. The address is: Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service (FOS). The address is: The Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

(These procedures do not affect your rights to take legal action if necessary.)

**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.