



THE NATIONAL PONY SOCIETY



MEMBERS PUBLIC LIABILITY INSURANCE

KEYFACTS

This section of the document is a summary of the cover provided by The National Pony Society public Liability Insurance Policy. It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from:

The National Pony Society, Willingdon House, 7 The Windmills, St Marys Close, Turk Street, Alton, Hampshire, GU34 1EF.

The insurer is International Company of Hannover Limited, who are authorized and regulated by the Financial Services Authority, registration number 202640.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage.

Key Features and Benefits

This policy covers your liability for:

- Accidental bodily injury to any person
- Accidental loss of or damage to property happening anywhere in the UK arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in other horse related activities.
- £5,000,000 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, the Republic of Ireland or at bases of Her Majesty's Forces Overseas.

Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- 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 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 Condition

This is 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 the 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 member or renew your membership until 31st December same year.

Your Right to Cancel

This is a group policy provided by the NPS as part of your membership benefits. As such there is no facility to cancel the policy should you decide that you do not require the cover.

Claims Procedure

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as possible to:

Shearwater Insurance Services Limited, 8 Regent Gate, High Street, Waltham Cross,
Hertfordshire, EN8 7RD
Tel: 01992 767666

Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve problem. In the first instance please contact: The Complaints Officer

Shearwater Insurance Services Limited, 8 Regent Gate, High Street, Waltham Cross,
Hertfordshire, EN8 7RD
Tel: 01992 767666, Fax: 01992 707188
E-mail: enquiries@shearwater-insurance.co.uk

If You are still unhappy with any issue connected with the handling of Your insurance policy or claim then You should direct Your enquiry to the Compliance Officer of International Insurance Company of Hannover, L'Avenir, Opladen Way, Bracknell, Berkshire RG12 0PE.
Tel: 01344 397 600, Fax: 01344 397 601.

If after contacting the Compliance Officer You are still dissatisfied You may be able to refer Your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR (Tel: 0845 080 1800). Further information is available from them.
Website: www.financial-ombudsman.org.uk

Your Rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation Scheme (FSCS)

International Insurance Company of Hannover Limited is covered by the FSCS. You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their email address is www.fscs.org.uk