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Personal Accident Schedule

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Personal Accident Schedule

for The British Horse Society (Gold Members)

Insurer Information

The Policy is underwritten by Millstream Underwriting Ltd, Registered in England and Wales. Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of:

Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

Millstream Underwriting Limited (FCA Firm Reference no.308584) is authorised and regulated by the Financial Conduct Authority (FCA). Their registration can be checked by visiting www.fca.org.uk or by contacting them on 0300 500 8082.

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Personal Accident Renewal Schedule

Policy Number:	CM6260AHA246 - 1

Insured:	The British Horse Society (Gold Members)

Insured's Address:	16-17 Abbey Park Stareton KENILWORTH Warwickshire CV8 2XZ United Kingdom

Business description:	Associations

Insurer:	Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 5th Floor Plantation Place South, 60 Great Tower Street, London, EC3R 5AZ

Period of insurance: (Both dates inclusive)	Effective Date:	01/01/2024
	Expiry Date:	31/12/2024

Date of issue:	22/12/2023

Renewal Schedule valid until:	20/02/2024

Currency:	GBP

Annual Premium:	£68,115.00

Insurance Premium Tax:	£8,173.80

Total Payable:	£76,288.80

Insurance Advisor:	SEIB INSURANCE BROKERS LIMITED
Broker Reference:	

PA Claims Handler:	CEGA

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PERSONAL ACCIDENT

Insured Persons and Operative Times		
	Insured Persons	**Operative Time**
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	-Whilst the Insured Person 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
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	-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 Category B below but extending to cover travel to or from such an organised equestrian event

Personal Accident		
	Insured Persons	
	Category A:	Category B:
A) Death*	£5,000	£10,000
B) Loss of Sight in one or both eyes	£5,000	£10,000
C) Loss of one or more Limbs	£5,000	£10,000
D1) Loss of Hearing in both ears	£5,000	£10,000
D2) Loss of Hearing in one ear (25%)	£1,250	£2,500
E) Loss of Speech	£5,000	£10,000
F) Loss of Internal Organ	Not Covered	Not Covered
G) Permanent Total Disablement	£5,000	£10,000
H) Permanent Partial Disablement	Not Covered	Not Covered
Basis of permanent disablement any and every occupation		
* £5,000 for Children under the age of 16		
I) Temporary Total Disablement	Not Covered	Not Covered
Deferment Period	Not Covered	Not Covered
Benefit Period	Not Covered	Not Covered
J) Temporary Partial Disablement	Not Covered	Not Covered
Deferment Period	Not Covered	Not Covered
Benefit Period	Not Covered	Not Covered

Additional Benefits		
A. Disfigurement or Scarring of the face or body from burns		
Face (Maximum Benefit)		Not Covered
Body:		
	4.5% of the total body surface area	Not Covered
	9% or more of the total body surface area	Not Covered
	18% or more of the total body surface area	Not Covered
	27% or more of the total body surface area	Not Covered
B. Dental Injury		Not Covered
C. Hospital Confinement	Maximum Benefit	Not Covered
	Per Day	Not Covered
D. Hospital visiting expenses	Maximum benefit	Not Covered
	Per Day	Not Covered
E. Coma benefit	Maximum benefit	Not Covered
	Per Day	Not Covered
F. Rehabilitation expenses		Not Covered
G. Injury medical expenses	25% of the Death or Permanent Total Disablement sum insured	Not Covered
H. Funeral expenses		Not Covered
I. Dependent child benefit		Not Covered
J. Disappearance		Not Covered
K. Disability Assistance		Not Covered
L. Quadriplegia		Not Covered
M. Paraplegia		Not Covered
N. Broken Bones		Not Covered
O. Primary Dislocation		Not Covered
P. Physiotherapy following Broken Bones or Primary Dislocation		Not Covered
Q. Convalescence		Not Covered
R. Optical Injury		Not Covered
S. Childcare Expenses		Not Covered
T. Trauma Counselling Expenses		Not Covered

ILLNESS - Not Covered

Maximum Accumulation Limits	
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
Kidnap, Ransom and Extortion Expenses	Not Covered
Political Unrest and Natural Disaster Evacuation Expenses	Not Covered
Personal Accident: Benefits A to H	£5,000 (Cat A) or £10,000 (Cat B)
Personal Accident: Benefit I	Not Covered
Personal Accident: Benefit J	Not Covered
Illness: Illness	Not Covered

BUSINESS TRAVEL - Not Covered

Endorsements
None Applicable