
Horse Sport Ireland Coaches Personal Accident Insurance Policy

Insurance Product Information Document

This insurance is provided by Starr International (Europe) Limited. Registered office: 30 Fenchurch Avenue, London, EC3M 5AD. Starr International (Europe) Limited is regulated and authorised by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

What is this type of Insurance?

This is a Group Personal Accident insurance policy to insure you against bodily injury which occurs whilst you are undertaking freelance coaching or a horse related activity as defined in the policy wording.



What is insured?

- ✓ Accidental death
- ✓ Permanent total disablement
- ✓ Permanent loss of one or more limbs
- ✓ Permanent total loss of sight in one or both eyes
- ✓ Permanent total loss of hearing in one or both ears
- ✓ Permanent loss by physical separation of thumb, finger(s) or toe(s)
- ✓ Dental and optical treatment
- ✓ Temporary total disablement



What is not insured?

- ✗ Death or injury due to war, radioactive contamination
- ✗ Deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Suicide
- ✗ neurosis, psychoneurosis, psychopathy, psychosis, anxiety, stress or mental or emotional disease or disorder of any kind.
- ✗ Injury to any person aged over 70 years of age
- ✗ In respect of optical or dental treatment, loss caused by faulty design, wear, tear and gradual deterioration, cost of replacement spectacles or contact lenses or any loss or damage covered under another scheme or insurance.



Are there any restrictions on cover?

- ! Any claim as a result in you taking part in racing, point to pointing or eventing
- ! Cover is only in effect for accidental injury whilst the Insured person is undertaking freelance coaching activities or a horse related activity.
- ! You must ensure that when you discover any circumstance or event which may give rise to a claim that you adhere to the claims procedure as set out in your policy documentation
- ! Your name must be maintained on the Horse Sport Ireland register of coaches. Removal of your name from the register will invalidate your insurance under this contract.



Where am I covered?

- ✓ Worldwide whilst undertaking freelance coaching or a horse related activity



What are my obligations?

- Notice must be given to the Underwriters as soon as reasonably practicable of any Accident to the Insured Person which causes or may cause a claim
- Your name must be maintained on the Horse Sport Ireland register of coaches. Removal of your name from the register will invalidate your insurance under this contract.



When and how do I pay?

Horse Sport Ireland will advise you of the full details of when and the options by which you can pay



When does the cover start and end?

The Period of Coverage is from the date you are accepted onto the Horse Sport Ireland coaches scheme until 1st January 2021



How do I cancel the contract?

Being part of a group policy effected by Horse Sport Ireland, this insurance does not provide you with the statutory right to cancel within 14 days. If you are removed from the Horse Sport Ireland register of coaches or do not renew your registration, your insurance cover will cease from the time you cease to be included on the register.