
Horse Sport Ireland Coaches Personal Accident Insurance Policy Insurance Product Information Document

This insurance is provided by Starr Europe Insurance Limited. Registered office: Dragonara Business Centre, 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta. Starr Europe Insurance Limited is authorised to carry on general insurance business in terms of the Insurance Business Act (Cap. 403 of the Laws of Malta) and regulated by the Malta Financial Services Authority of Triq l-Imdina, Zone 1, Central Business District, Birkirkara, CBD 1010, Malta.

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?

This policy only covers you for bodily injury and does not cover any claim caused or contributed to by illness. We will pay the benefit shown in the schedule of benefits (please refer to your Evidence of Insurance) if you suffer bodily injury during the period of insurance which results in your:

- ✓ Death; or
- ✓ Loss of one (1) limb; or
- ✓ Loss of two (2) or more limbs; or
- ✓ Loss of sight in one (1) eye; or
- ✓ Loss of sight in both eyes; or
- ✓ Loss of sight in one (1) eye and loss of one (1) limb; or
- ✓ Permanent total disablement* (other than total and irrecoverable loss of sight in one (1) or both eyes or loss of limb(s)); or



What is not insured?

- ✗ Death caused by illness, unless that illness directly resulted from accidental bodily injury, or medical or surgical treatment rendered necessary by such injury.
- ✗ A criminal act by you.
- ✗ Accidental bodily injury that happens outside the period of this insurance.
- ✗ Accidental bodily injury caused by: suicide or attempted suicide or intentional self-injury, a criminal act by you, your being intoxicated by alcohol or drugs, your deliberate exposure to exceptional danger, your engaging in flying of any kind other than as a passenger, war, whether war be declared or not, hostilities or any act of war or civil war, nuclear reaction, nuclear radiation or radioactive contamination or your engaging in or taking part in armed forces service or operations.
- ✗ Any condition whether diagnosed or not, for which you have sought advice, diagnosis, treatment or counselling or of which you were aware or should have been aware at inception of this insurance or for which you have been treated at any time during the three (3) years prior to the inception of this insurance.
- ✗ A chronic pain syndrome including but not limited to Chronic or Complex Regional Pain Syndrome, or fibromyalgia.
- ✗ Neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or any other mental or emotional diseases or disorders of any type.
- ✗ Venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex or Human Immuno-deficiency Virus.
- ✗ Any benefit or any portion of a benefit for disablement arising from the interaction between bodily injury and another medical condition.
- ✗ Injury to any person aged over 65 years of age



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 a Horse Sport Ireland register of coaches. Removal of your name from a register will invalidate your insurance under this contract.
- ! The maximum amount payable under this Policy for items 1-7 shall be limited to three times your annual salary or the Benefit amount stated in the Schedule of Benefits whichever is the lesser.



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 a 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 2022



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 a 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 that register.