

The Registered Members of Horse Sport Ireland Club

Summary of Cover

What is this type of insurance?

Public Liability and Personal Accident Insurance

This document provides a summary of the cover and exclusions.



What is insured?

Public Liability

- ✓ Accidental Bodily Injury to any person or Damage to third party Property (subject to the policy exclusions),
- ✓ € 6,500,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance, inclusive of all costs and expenses.
- ✓ Member to Member Liability
- ✓ Indemnity to Landowners where they have granted permission for the use of their lands
- ✓ Individuals Participating in charity rides, exercise days and fun rides
- ✓ Indemnity to those under 18 years declared on the Membership registration portal/policy schedule
- ✓ Occurring in:
 - (a) Republic of Ireland, Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
 - (b) elsewhere in the world on Temporary visits abroad provided the member is normally resident in Republic of Ireland
- ✓ Use, ownership or control of a horse or horse drawn carriage, participation in any recreational activity involving riding, caring for or handling horses, unless otherwise excluded



What is not Insured?

This policy does not cover:

- ✗ Bodily injury to members of your own family or household, or any employee whilst working for you
- ✗ Excluded activities:
 - Racing of any kind including but not limited to Horse Racing, Point to Points, Pony Racing, Harness Racing, Sulky racing, Charity Races
 - Jaunting Cars. Jarveys, Horse drawn vehicles other than members of the Carriage Driving Section of Horse Sport Ireland
 - Fox Hunting, Stag Hunting, Hare Hunting
- ✗ Bodily injury to any 3rd Party whilst riding your horse
- ✗ Bodily injury /Loss or damage to property caused by horses which you own or are in your care custody and control which have not been declared by passport number on the Membership registration portal/policy schedule
- ✗ The ownership, possession or use of any mechanically propelled vehicle
- ✗ Prior claims or circumstances
- ✗ Injury to you
- ✗ Loss of or damage to property belonging to you or in your care, custody or control; or in the care, custody or control of any member of your family or person in your service

- ✓ 'Horses' are deemed to include all horses, ponies, asses, donkeys and mules

Personal Accident



What is Insured?

- ✓ Provides cover for Accidental death, loss of limb or sight/hearing/speech and Permanent Total disablement/ Permanent Disablement Injuries as a consequence of:



A: Use, ownership or control of a horse or horse drawn carriage, participation in any recreational activity involving riding, caring for or handling horses, unless otherwise excluded

B: Whilst the insured person is attending an event or official Practice/Training session organised by and under their direction of Horse Sport Ireland and / or its Affiliates

- ✓ Up to a maximum benefit of € 80,000 in respect of Gold membership, €50,000 in respect of Silver Membership and € 20,000 in respect of Bronze Membership. You can only claim for one of the benefits as a result of any one accident.

- ✗ Liability arising out of Any profession, occupation or business of you or your family including but not limited to all business activities of; Horse Sport Ireland, Riding Schools, Livery Yards, Trekking Centres, Racing Yards, Breaking Yards
- ✗ Liability arising from the use of a Horse or a Horse Drawn Vehicle for hire or reward
- ✗ Horses kept in Public Places
- ✗ Horses not microchipped
- ✗ The excess under the policy for third party property damage is € 250 each and every claim. Nil excess applies to injury claims



What is not insured?

This policy does not cover any loss resulting from:

- ✗ Excluded activities:
 - Racing of any kind including but not limited to Horse Racing, Point to Points, Pony Racing, Harness Racing, Sulky racing. Charity Races
 - Jaunting Cars. Jarveys, Horse drawn vehicles other than members of the Carriage Driving section of Horse Sport Ireland
 - Fox Hunting, Stag Hunting, Hare Hunting
- ✗ Any amount if your death happens more than 24 months after the date You were injured
- ✗ Any amount for Permanent Total Disability until at least 52 Weeks after the date of the accident
- ✗ Any amount relating to a pre-existing medical condition, Injury or Illness You had before the cover under this section was added.

- ✘ Any amount if Injury or death resulted from suicide, attempted suicide or You deliberately injuring yourself.
- ✘ Any amount if the Injury or death results from You being under the influence of alcohol or drugs.
- ✘ If You own, Permanently Loan or Lease the Horse, any amount if someone is Riding the Horse for professional lessons or Riding at a riding establishment unless that person is a member of your Immediate Family and have been declared by passport number on the Membership registration portal/policy schedule
- ✘ Any amount if the accident or Injury that takes place is a result of any business activity, your profession, your occupation or while You are working for someone, whether You are paid or not.
- ✘ Undertaking armed forces services or operations.
- ✘ Any illness or disease.
- ✘ Any gradually operating cause or repetitive strain injury.
- ✘ Post-Traumatic Stress Disorder
- ✘ Criminal Acts
- ✘ Temporary disablement or provide loss of earnings cover.
- ✘ All Insured Persons must be Permanently Resident in Republic of Ireland
- ✘ Cover does not apply to those who are aged 75 years or over on the date which you take out or renew your membership
- ✘ Nil Excess applies



Where am I covered?

Cover is provided for members normally domiciled in Republic of Ireland only



What are my obligations?

At the beginning of the period of membership you must give complete and accurate answers to any questions you are asked.

Should you wish to make a claim under this policy you should send details to:

Third Party Liability claims – newpi5@allianz.ie

Personal Accident claims – rpaclaims@allianz.ie



When does the cover start and end?

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with Horse Sport Ireland Club



How do I cancel the contract?

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to Horse Sport Ireland Club. No refund of Premium may be payable.

This Membership Insurance is arranged by Willis Towers Watson Insurance (Ireland) Ltd.