Group Personal Accident, Illness and Business Travel

Document:	Renewal Schedule
Policy Number:	ORT/GPAIBT/9485025
Insured Name:	The Pony Club
Subsidiary Companies:	None Applicable
Business Description:	Equestrian Youth Organisation
Endorsement(s) Applicable:	Yes
Geographical Limit:	Worldwide including USA & Canada
Reason for issue:	Renewal
Security:	Underwritten by Canopius Managing Agents Limited for Lloyd's Syndicate 4444
Unique Market Reference:	B1307C231271

Sections of Cover

Section A Personal Accident	Covered
Section B Illness	Covered
Section C Business Travel	Covered

Period of Insurance

Policy Effective Date	01 July 2024
Policy Expiry Date	30 June 2025
Date of Issue	08 July 2024

Broker Details

Broker Name	Howden Insurance Brokers Limited (London)
Broker Address	1 Creechurch Place, London, EC3A 5AF

Maximum Policy Limits

Section A Maximum Any One Occurrence Limit	£5,000,000
Section A and B Maximum Sum Insured Any One Person Limit	£2,000,000
Section C Item 14 Maximum Any One Occurrence Limit	£1,000,000

Section A - Personal Accident Cover Category 1

Insured Person(s)	All Sports and Operational Committee Members and/or Member of the Board of Trustees
Operative Time	This insurance shall only cover the Insured Person(s) for Accidental Bodily Injury sustained whilst taking part in activities organised or duties of the Insured, including direct travel to and from home and/or place of activity

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£100,000	5x Gross Annual Salary
2	Permanent Total Loss of Sight of One Eye	£100,000	5x Gross Annual Salary
3	Permanent Total Loss of Sight of Both Eyes	£100,000	5x Gross Annual Salary
4	Loss of One or More Limb(s)	£100,000	5x Gross Annual Salary
5	Permanent Total Loss of Speech	£100,000	5x Gross Annual Salary
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£25,000	1.25x Annual Salary
	(b) In Both Ears	£100,000	5x Gross Annual Salary
7	Permanent Total Disablement	£100,000	5x Gross Annual Salary
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	£500.00 per week	100% Gross Weekly Wage
	Excess Period	14 Days	
	Benefit Period	52 Weeks	
9	Temporary Partial Disablement	Not Covered	Not Applicable
	Excess Period	14 Days	
	Benefit Period	52 Weeks	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover **Not Covered**

Section A - Personal Accident Cover Category 4

Insured Person(s)	All Volunteers at competitions organised by PCHQ
Operative Time	This insurance shall only cover the Insured Person(s) for Accidental Bodily Injury sustained whilst taking part in activities organised or duties of the Insured, including direct travel to and from home and/or place of activity

Item	Schedule of Benefits	Sum Insured	Maximum Sum Insured
1	Accidental Death	£100,000	5x Gross Annual Salary
2	Permanent Total Loss of Sight of One Eye	£100,000	5x Gross Annual Salary
3	Permanent Total Loss of Sight of Both Eyes	£100,000	5x Gross Annual Salary
4	Loss of One or More Limb(s)	£100,000	5x Gross Annual Salary
5	Permanent Total Loss of Speech	£100,000	5x Gross Annual Salary
6	Permanent Total Loss of Hearing		
	(a) In One Ear	£25,000	1.25x Annual Salary
	(b) In Both Ears	£100,000	5x Gross Annual Salary
7	Permanent Total Disablement	£100,000	5x Gross Annual Salary
	Permanent Partial Disablement	Covered	
8	Temporary Total Disablement	£500.00 per week	100% Gross Weekly Wage
	Excess Period	14 Days	
	Benefit Period	52 Weeks	
9	Temporary Partial Disablement	Not Covered	Not Applicable
	Excess Period	14 Days	
	Benefit Period	52 Weeks	
10	Quadriplegia	50% of Item 7	
11	Triplegia	37.5% of Item 7	
12	Paraplegia	25% of Item 7	
13	Hemiplegia	25% of Item 7	

Section B - Illness Cover **Not Covered**

Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured
14	Disappearance Extension	Included within Item 1
15	Medical Expenses	Up to 20% of any claim amount paid under Items 1-9, up to a maximum of £15,000
16	Hospital In Patient Expenses	£75 per day payable up to 104 weeks
17	Coma Benefit	£75 per day payable up to 104 weeks
18	Funeral and other Expenses	
	Funeral Expenses	Up to £7,500
	Bereavement Counselling	Up to £300
	Executor Expenses	Up to £2,000
19	Dependant Child Benefit	10% of the Sum Insured per Dependant Child up to a maximum payment of £7,500
20	Personal Effects	Up to £1,500
21	Retraining Expenses	Up to £25,000
22	Home Modification Expenses	Up to £25,000
23	Hospital Transport Costs	£100 per day up to a maximum of £3,000
24	Domestic Expenses	£100 per week up to a maximum of £5,000
25	Childcare Expenses	£100 per week up to a maximum of £5,000
26	Chauffeur Expenses	£100 per week up to a maximum of £5,000
27	Employees Partner Training Expenses	Up to £15,000
28	Recruitment Expenses following Suicide	Up to £10,000
29	Dental Expenses	Up to £2,000
30	Post-Traumatic-Stress – Witness of Terrorism	50% of Item 8 up to a maximum payment of £500 per week and for a period of up to 15 weeks
31	Independent Financial Advice	Up to £2,000
32	Return to Residence Expenses	Up to £500
33	Temporary Personnel Replacement Expenses	Up to £500 per week for up to 15 weeks
34	Prosthetic Limbs	Up to 20% of any claim amount paid under Item 4, up to a maximum of £10,000 for each limb
35	Prosthetic Eye	Up to 20% of any claim amount paid under Item 2 or 3, up to a maximum of £1,500 for each eye
36	Cosmetic Surgery	Up to £7,500
37	Trauma Counselling	Up to 6 sessions and up to £750
38	Domestic Abuse Emergency Accommodation	Up to £150 per night up to 7 nights

Endorsements - Applicable to all Sections

- GPAIBT 2: Group Personal Accident, Illness and Business Travel - Endorsements

It is hereby understood and agreed that:-

In respect of Section A Personal Accident:-

a) The Insured Persons are noted as follows:-

Category 1) All Sports and Operational Committee Members and/or Member of the Board of Trustees of the Insured
Age Limit: Under 85 years at the Policy Effective Date

Category 4) All Volunteers at competitions organised by PCHQ
Age Limit: Under 85 years at the Policy Effective Date

b) In respect of Category 1 and 4 only, cover in respect of any Insured Persons aged 75 years to 84 years is amended to read as follows;

Section A: Personal Accident
Items 1-5 - GBP 50,000
Item 6(a) - GBP 12,500
Item 6(b) - GBP 50,000
Item 7 - GBP 50,000
Item 8 - Not covered
Section B: Illness - Not Covered

c) The following definitions are noted and agreed: -

Out of Pocket Expenses:
Additional costs unexpectedly and necessarily incurred by an Insured Person solely as a result of the Bodily Injury for reasonable food, drink, telephone calls and transportation costs.

Temporary Total Disablement - For persons in paid in employment:
Disablement which is medically determined to temporarily prevent an Insured Person from undertaking all parts of their usual occupation as carried out at the date of the Accident.

Temporary Total Disablement - For persons who are not in paid employment:
Disablement which is medically determined to temporarily prevent an Insured Person from undertaking their usual duties or activities (including attending to scholastic duties) as carried out at the date of the Accident and resulting in Out of Pocket Expenses.

This Policy is signed on behalf of Underwriters

M. Stark

Matthew Stark
Chief Executive Officer
Ortus Underwriting
Registered Office: 15 Westferry Circus, London, E14 4HD
Registered in England No: 08142321
Authorised and regulated by the Financial Conduct Authority