Summary of Cover

Liability Insurances

Insured: Riding For the Disabled Association incorporating Carriage Driving and its affiliated RDA Groups

Period of Cover: 31 March 2026 to 30 March 2027

Retroactive Date: 1 April 2010 in respect of Abuse cover

Insured Activities: Voluntary organisation, pioneering in the therapeutic use of horses focusing specifically on the health and wellbeing benefits of bringing disabled people and horses together through both ridden and non-ridden activities. Activities include but are not limited to:

- The training of volunteers and staff
- Coaching, teaching and instructing
- Organisation of holidays, events (including fundraising and open days) and competitions
- Group activities, including sensory rides and activities, equine assisted therapy, riding, show jumping, carriage driving, vaulting, endurance and horseback archery
- Social, administrative and fundraising activities including tea with a pony
- The sale of promotional and other goods
- Ownership of horses and ponies
- Hire and use of facilities
- Groundwork - e.g. mucking out, grooming, horse/pony walking, long reining
- Participation at up to 100 events per year at non-RDA venues

Combined Liability

Insurer: Hiscox Underwriting Limited

Policy Number: HU PI6 1891001

Policy Excess: £250 Each and every claim for third party property damage

Legal liability for damages and legal costs arising out of third party loss, injury or damage, in connection with the activities described above and notified to Hiscox within the period noted above. Cover includes Public Liability, Professional Indemnity, Liability for damage to leased and rented premises, indemnity to principals and liability arising out of goods sold or supplied including refreshments. All incidents that may give rise to a claim in the future should be notified to Howden, at the time of incident.

Limits of Indemnity:

Public & Products Liability	£10,000,000 any one claim (any one period for Products/Pollution)
Professional Indemnity	£10,000,000 any one claim
Employers Liability	£10,000,000 any one claim
Legal Defence Costs for Health & Safety and Consumer Protection	£100,000 any one period
Trustees Liability	£5,000,000 any one period
Abuse	£5,000,000 any one period

Principal Exclusions:

Liability arising out of:	
• Criminal acts • The ownership, possession or use of any mechanically propelled vehicle, aircraft, hovercraft or water-borne craft • Product guarantee or recall, repair or replacement • Damage to any data • Medical malpractice	• Abuse in respect of the individual accused or alleged to have committed abuse or have permitted abuse • Incidents prior to the retroactive date • Incidents / claims known to you but not reported to Insurers • Incidents occurring prior to the start or after expiry of your last period of continuous membership

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden. This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

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• Damage to own property	• Able bodied events/riding

Restricted cover applies in respect of legal actions brought in a court of Law within the USA or Canada.

Public/Products Excess Liability

Insurer: Chubb

Policy Number: UKCASO20453126

Limit of Indemnity: £10,000,000 in excess of the Underlying Limit of Indemnity shown above (excludes legal defence costs)

OVERALL PUBLIC/PRODUCTS LIABILITY LIMIT OF INDEMNITY - £20,000,000

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