Summary of Cover

Legal Helpline and Expenses

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

Period of Cover: 31 March 2026 to 30 March 2027

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

Insurer: ARAG plc

Policy Number: 512624

Helpline: 24 hours a day, free confidential legal and tax advice, counselling, crisis communication and redundancy approval helplines

Voucher Code: X1232K545CA3

ARAG Advice Line Telephone Numbers:			
Legal and Tax Advice:	0344 571 7978	Redundancy Approval:	0117 917 1698
Crisis Communication:	0344 571 7964	Counselling Assistance:	0333 000 2082
Claims Line:	0117 917 1698		

Please note: If your Group takes and follows its own separate legal advice it may prejudice your position in the event of a claim under the ARAG policy.

Legal Expenses:

The policy also provides Legal Expenses cover (subject to monetary limits) in relation to:	
• Employment disputes	• Compliance and regulation
• Employment compensation awards	• Statutory Licence appeals
• Employment restrictive covenants	• Loss of earnings
• Tax protection	• Employees extra protection
• Property	• Contract and debt recovery
• Legal defence	• Crisis communication (inner limit of £10,000)

Limit of Indemnity: £100,000 per claim (unless otherwise stated above)

Aggregate Limit: £1,000,000 per annum (Employment Compensation Awards)

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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