Summary of Cover

Personal Accident Benefits

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: Ortus Underwriting

Policy Number: ORT/GPAIBT/9084428

Insured Person		Operative Time
Category	Description	
A	All Staff and Volunteers of the Groups resident in the United Kingdom	Whilst the insured person is taking part in any equestrian activity organised and under auspices of the insured

Category of Insured Person			
A			
Benefit Description			Benefit Amount
Benefit	1	Accidental Death	£30,000
	2	Permanent Total Loss of Sight of One Eye	£30,000
	3	Permanent Total Loss of Sight of Both Eyes	£30,000
	4	Loss of One or More Limbs	£30,000
	5	Permanent Total Loss of Speech	£30,000
	6	Permanent Total Loss of Hearing in (a) One Ear (b) Both Ears	 £7,500 £30,000
	7	Permanent Total Disablement from the insured person's usual occupation in the business	£30,000

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.

Howden is a trading name of Howden Insurance Brokers Limited, part of Howden Group Holdings. Howden Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London, EC3A 5AF. Calls may be monitored and recorded for quality assurance purposes.

	8	Temporary Total Disablement	Up to £150 per week
	9	Temporary Partial Disablement	Not Covered
	10	Quadriplegia (in addition to)	50% of item 7
	11	Triplegia (in addition to)	37.5% of item 7
	12	Paraplegia (in addition to)	25% of item 7
	13	Hemiplegia (in addition to)	25% of item 7

Deferment Period

- Benefit 8 is not payable for the first 7 days of any period of disablement

Payment Period

- Benefit 8 is payable per week for a maximum of 52 weeks in all

Maximum Policy Benefit Limits (all sections and categories of insured persons)

- Maximum Any One Occurrence Limit and in the Aggregate: £5,000,000
- Maximum Any One Person Limit - Items 1-9: £2,000,000

Age Restrictions

- Where an Insured person is over the age of 70 years at the Policy effective date, the sum insured for Items 1-7 on the Policy schedule shall be limited to a maximum of £25,000 per insured Person.
- The policy does not provide cover for any person aged 90 or over at the Policy effective date.

The following definitions are amended to read as follows:

- 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

  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

- 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

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RDA
Riding for the Disabled Association
Incorporating Carriage Driving

Personal Accident Special Extensions

The following special extensions shall be payable in addition to any benefit paid under the Personal Accident Section Benefits 1-12 of the policy subject to the maximum incident limit (and inner limits where applicable) as detailed in the schedule:

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 up to a maximum of 104 weeks
17	Coma Benefit	£75 per day up to a maximum of 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	Dependent 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	Hospital Transport Costs	£100 per day up to a maximum of £3,000
23	Domestic Expenses	£100 per week up to a maximum of £5,000
24	Childcare Expenses	£100 per week up to a maximum of £5,000
25	Chauffeur Expenses	£100 per week up to a maximum of £5,000
26	Employee's Partner Training Expenses	Up to £15,000
27	Recruitment Expenses	Up to £10,000
28	Dental Expenses	Up to £2,000
29	Post Traumatic Stress – Witness of Terrorism	50% of Item 8 up to a maximum payment of £500 per week for a period of up to 15 weeks
30	Independent Financial Advice	Up to £2,000
31	Return to Residence Expenses	Up to £500
32	Temporary Personnel Replacement Expenses	Up to £500 per week for up to 15 weeks
33	Prosthetic Limbs	Up to 20% of any claim amount paid under Item 4, up to a maximum of £10,000 for each limb
34	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
35	Cosmetic Surgery	Up to £7,500

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36	Trauma Counselling	Up to 6 sessions and up to £750
37	Domestic Abuse Emergency Accommodation	Up to £150 per night up to 7 nights

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