

The logo for UKIS, featuring the letters 'UKIS' in a bold, white, sans-serif font inside a black rounded square, which is set against an orange rectangular background.

UK Insurance Solutions Ltd.

Equestrian Riders Insurance Policy Summary

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Policy Summary – Equestrian Riders Insurance

This **Policy** summary brings some important points to **Your** attention. It does not contain the full terms and conditions of this **Insurance**. Full terms and conditions and an explanation of any defined terms used in this **Policy** summary, can be found in the **Policy** document. This is a summary of all cover provided.

Your responsibility to review

Please review **Your** cover before the end of the cancellation period and on an ongoing basis to ensure that it is, and remains, adequate and suitable for **Your** needs.

Who provides this policy?

This **Insurance** is underwritten by Building Block Insurance PCC Limited, the head office of which is located in Malta. The **Policy** is administered by the **Administrator** who acts as an agent of the **Insurer** for the distribution of the **Policy**, collection and refunds of premiums. Claims under the **Policy** are handled by the **Claims Handler**.

What is Equestrian Riders Insurance?

This **Policy** provides **You** with a payment in respect of Personal Accident & Dental, Emergency Vet Fees and Third Party Liability covers or, at **Our** option, by payment, reinstatement or repair in respect of **Damage** or **Theft** occurring in connection with the **Saddlery and Tack** during the **Period of Insurance**.

Am I eligible for cover?

You are eligible for cover if:

- a. You are a permanent UK resident; and
- b. You are aged between 5 and 70 years of age.

Cover Summary

Below is a summary of the areas covered within the **Policy**. Full details of 'What is covered?' and 'What is not covered?' can be found in the **Policy** document.

Section A Personal Accident & Dental

There are three levels of cover. Riders aged 5 to 16 years old can select Young Rider cover whilst riders aged 17 to 70 years old can choose from Standard Rider or Premier Rider cover. We will pay up to the benefit limits as shown below and on the **Schedule**.

Benefit	Level of Cover	Young Rider	Standard Rider	Premier Rider
A	Death	£10,000	£15,000	£20,000
B	(i) Permanent Loss of Limb	£10,000	£15,000	£20,000
	(ii) Permanent Loss of Sight	£10,000	£15,000	£20,000
	(iii) Permanent Loss of Hearing	£10,000	£15,000	£20,000
C	Permanent Total Disability	£10,000	£15,000	£20,000
D	Temporary Total Disability	Nil	£60 per week, up to a maximum of £1,440	£120 per week, up to a maximum of £2,880
E	Dental Treatment	£1,000	£1,500	£2,000
F	Hospital Benefit For each 24 hours You are in hospital.	£30, up to a maximum of £840	£30, up to a maximum of £840	£30, up to a maximum of £840

Section B Saddlery and Tack

In the event that **Saddlery and Tack** belonging to **You** is lost, stolen or **Damaged** during the **Period of Insurance**.

Section C Emergency Vet's Fees

In the event that the **Horse** requires the attention of a **Veterinary Surgeon** including treatment or surgery following any **Accident** or **Condition**, sustained or contracted within the **Period of Insurance**.

Section D Third Party Liability

We will indemnify **You** in respect of **Your** legal liabilities to pay for any compensation, costs and expenses in respect of **Bodily Injury** or **Damage** to property of a **Third Party** caused in connection with an incident involving the **Horse**.

The duration of the Policy

The duration of this **Policy** is 1 year unless;

- a. **You** don't pay for **Your Policy**; or
- b. **You** or **We** cancel the **Policy**; or
- c. Claim payments have been made up to the maximum value of the **Policy Limit**.

Keeping to the terms of the Policy

We will only provide **You** with the cover described in the **Policy** and shown on **Your Certificate of Insurance** if:

- **You** pay the **Premium** on the agreed date; and
- when making a claim, **You** meet all the conditions as far as they apply; and
- You have taken reasonable care to ensure that declarations made, information given to **Us** orally, electronically or in writing which form the basis of this **Policy**, are complete, accurate and true.

When the Policy and cover ends

This **Policy** will end automatically at the earliest of the following events:

- a. The **Period of Cover** of **Your Policy** has completed.
- b. **You** stop paying or don't pay for **Your Policy**.
- c. **You** or **We** cancel the **Policy**.

- d. Claim payments have been made up to the maximum value of the **Policy Limit**.

Cancelling your policy

You can cancel **Your Policy** within 14 days from:

- the day of the conclusion of the contract; or
- the day on which **You** receive the contractual terms and conditions, if that is later than the date referred to above. Provided no claim has been made, **You** will receive a full refund of the **Premium** paid.

After 14 days, provided that no claim has been made, **You** may cancel this **Policy** and receive a pro rata refund of the **Premium** paid for each unexpired months cover, calculated from the date the cancellation request is received by **Us** and subject to a £20.00 administration fee.

We may cancel this **Policy** by giving **You** 30 days' notice in writing where there is a valid reason for doing so. Valid reasons may include but are not limited to:

- If **We** suspect fraudulent activity.
- If **You** are not complying with the terms and conditions of the **Policy**.
- If **You** use threatening or abusive behaviour towards our staff or suppliers.

A cancellation letter will be sent to **You** at **Your** last known address, and:

- any **Premium** **You**'ve paid for the period after the cancellation will be refunded to **You**; and
- **We** will pay any valid claim occurring before the cancellation date.

If **You** choose to cancel **Your** insurance, simply return **Your Certificate of Insurance** marked 'Cancelled' to:

UK Insurance Solutions
233 Kings Cross Road
Halifax
HX1 3JL

Alternatively, **You** can contact **UK Insurance Solutions** on **01422 347 220**.

How do I make a claim?

If **You** need to make a claim, **You** should contact **Us** as soon as possible.

Please follow these simple steps:

- 1) **Contact Equine First**

By telephone: **0151 346 2979** or by email: info@theaedgroup.com as soon as possible (and in any event within 14 days) of an **Incident** in order to notify **Us** and provide **Us** with details of the **Incident** likely to give rise to a claim under this **Policy**.

2) Gather information

To process **Your** claim quickly, **We** will need information about the circumstances that led to **Your** claim. The information required will be confirmed when **You** contact **Us**.

3) Submit your claim

Please provide any requested documents and information to support **Your** claim as directed by **Equine First**.

Financial Services Compensation Scheme

If **The Insurer** is unable to meet their liabilities, **You** may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about compensation scheme arrangements is available at www.fscs.org.uk, by email: enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Making a complaint

If **Your** complaint is about the sale or administration of this **Policy**, please contact:

Customer Services Manager

UK Insurance Solutions
233 Kings Cross Road
Halifax
HX1 3JL
Telephone : **+44 (0) 1422 347 220**

If **Your** complaint is about a claim please contact:

Equine First

Faversham House
Wirral International Business Park
Old Hall Road
Bromborough
CH62 3NX
Telephone: **0151 346 2979**
Fax: **0151 334 2018**
Email: info@theaedgroup.com

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy** sale process or any other aspect of service **You** have received, **You** can ask the Financial Ombudsman to review **Your** case:

Their address is:

The Financial Ombudsman Service

Exchange Tower
London E14 9SR

Telephone: **0800 0234567** or **0300 1239123**

Web: www.financial-ombudsman.org.uk

Using this complaints procedure or referral to the Financial Ombudsman Service does not affect **Your** legal rights.

If **Your** complaint is about the **Policy** please contact:

Complaints Manager

Building Block Insurance PCC Limited
1 Princess Elizabeth Street
Ta' Xbiex
Malta
XBX 1102

Email: complaints@buildingblockpcc.com

Telephone: **0800 912 1464**

If **You** remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the **Policy** **You** can ask the Consumer Complaints Manager to review **Your** case.

Their contact details are:

Consumer Complaints Manager

Malta Financial Services Authority,
Notabilie Road,
Attard,
BKR3000,
Malta

Email: consumerinfo@mfsa.com.mt

Telephone: **+356 21441155** (overseas call charges apply)

Web: www.mymoneybox.mfsa.com.mt

Space for your notes

Building Block Insurance PCC Ltd

1 Princess Elizabeth Street, Ta' Xbiex, Malta, XBX1102

Calling from the UK **0844 391 3371** Calling from outside the UK **(+44) 1476 581 276**

www.buildingblockpcc.com

This Equestrian Riders Insurance Policy is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by its authorised representative UK Insurance Solutions Ltd.

Building Block Insurance PCC Limited is a protected cell company authorised by the Malta Financial Services Authority to carry on general insurance business and the non-cellular assets of BBI may be used to meet losses incurred by any of its cells in excess of their cellular assets. No recourse may be made by **You** however in connection with any losses relating to this **Policy** against the cellular assets of any protected cell of BBI.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.