

Policy Summary – Rider Only Policy

Please read this document very carefully; it gives a Summary of the Cover provided by the Policy. However, it does not show all of the Benefits, Extensions, Terms, Limits, Exclusions, Endorsements or Excesses which may apply to your Policy. For full details of these you must refer to your Policy Booklet and Policy Schedule.

The Rider Only Insurance Policy is managed and underwritten by Horse and Rider Insurance Direct (HRID) on behalf of Novae Syndicate: 2007 at Lloyd's who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority.

The contract is annual and will run for the period shown in the Policy Schedule. The Policy Schedule also shows which of the following Sections of Cover you have requested. You should review and if required update your cover periodically to ensure it remains adequate. May we remind you that you have a duty to take reasonable care not to make any misrepresentation of or omit any facts that may influence the Underwriters. If you are in any doubt as to whether certain facts have been presented correctly, please contact HRID for confirmation.

Features and Benefits	Significant Exclusions or Limitations
<p>Covers includes (please see table overleaf for Benefit Limits):-</p> <ul style="list-style-type: none"> Personal Accident Benefits. Hospital Benefit – Compensation for each complete day of any stay in hospital as an in-patient. Dental Treatment. Saddlery and Tack. Veterinary Fees – accidental injury only. 	<p>Your Policy will not pay for:-</p> <ul style="list-style-type: none"> The Excess stated in the Policy Schedule which applies to each and every section. The first 7 days of any period of disablement. Death or disablement caused by racing or whilst being under the influence of alcohol or drugs. Any claim related to pregnancy and/or childbirth. Loss or damage arising from moth, mildew, vermin, wear and tear, staining, Etc. Loss or damage to Saddlery and Tack whilst riding any horse owned by or loaned to you under a loan agreement. Veterinary Fees for any horse owned by or loaned to you under a loan agreement. 50% of Personal Accident Benefits when suitable protective headgear is not worn. The additional costs resulting from an accident made worse because of a pre-existing condition Other exclusions as detailed in the Policy Booklet or Schedule. Punitive and Exemplary Damages. Liability for any person employed by the Insured. Property in the custody or control of the Insured or any other person indemnified by this Policy. Damage to fences or growing crops. The serving or attempt to serve a Mare by a Stallion. Contractual Liability. Any use in respect of the Policyholder's trade, business or profession. Liability incurred by any Horse owned by or Loaned by you on a loan agreement.
<p>Liability Cover includes:-</p> <ul style="list-style-type: none"> Personal Liability-Indemnity in respect of damages which the Insured shall become legally liable to pay as a result of Accidental Death, Bodily Injury, Illness or Disease of any person, or the loss or destruction of or damage to material property as a result of any accident whilst riding a horse or pony. Limit of Indemnity - £1M any one occurrence plus legal costs and expenses. Custodial Liability – i.e. legal liability for damages payable as a result of the accidental injury or death of any horse or pony which is in the care, custody or control of the Insured and caused by any accident whilst the Insured is riding. 	

Benefit Limits				
It is important that you refer to the Policy Document for full benefit details.				
Policy Section		Junior Cover	Standard Cover	Gold Cover
Personal Accident:	Death	£2,000	£15,000	£25,000
	Loss of one of more limbs or sight	£10,000	£15,000	£25,000
	Permanent and Total Disablement	£2,000	£15,000	£25,000
	Temporary Total Disablement	NIL	£25 per Week	£75 per Week
Hospital Benefit	Per Complete 24 hour period	£25	£25	£50
	Maximum Payment	£750	£750	£1,500
Dental Treatment		£75	£175	£250
Saddlery and Tack		£200	£300	£500
Emergency Veterinary Fees – Accidental Injury Only		£250	£750	£1,000
Personal Liability		£1,000,000	£1,000,000	£1,000,000
Custodial Liability		£500	£750	£1,000

Excesses	
The following minimum Excesses are payable in the event of any claim under the Policy. However, please refer to your Policy Schedule of Insurance for full details of the Excesses that apply to your Policy.	
All Sections other than those mentioned below – all claims	NIL
Dental Treatment – all claims	£25
Saddlery and Tack – all claims	£25
Emergency Veterinary Fees – all claims	£50

How to Make a Claim

In order to make a claim you must obtain a claim form from HRID by calling them on 01926 468 770.

Rights of Cancellation

If the Cover provided by this Policy does not meet your requirements, please return the Policy Booklet and Policy Schedule to HRID within 14 days of receipt. If you do exercise this right to cancel your insurance, you will not be charged by the Underwriters for the service up to the point of cancellation provided no claim has been made. HRID will make a cancellation charge. You will not be entitled to a refund of any service charge or policy fee made by HRID for arranging your insurance.

Customer Satisfaction and Complaints Procedure

HRID wish and intend to provide you with a high level of service. However, if for any reason you are unhappy you have a right to make a complaint. In order to do this you should:-

1. In the first instance, you must contact Horse and Rider Insurance Direct, Crown House, Augusta Place, Leamington Spa, CV32 5EL and advise them of the details.
2. If you are still unhappy then please refer to the complaints procedure laid out in your policy documents.

In the event we are unable to resolve your complaint to your satisfaction, you always have the right of final appeal to the Financial Ombudsman Service.

Compensation Scheme

All Lloyd's Syndicates contribute to the Lloyd's Central Fund that guarantees that if Novae cannot meet its obligations under any Policy issued by it then all legitimate claims will be paid for by the Lloyd's Central Fund. Further information about the Lloyd's Central Fund can be obtained from Lloyd's of London, One Lime Street, London, EC3M 7HA. Lloyd's Syndicates are also members of the Financial Services Compensation Scheme.