

Equario Insurance (Guernsey) Limited

Insurance Product Information Document

Policy: Personal Accident Insurance

The following summary does not contain the full terms and conditions of your insurance; these can be found in your insurance policy and accompanying schedule.

What is this type of insurance?

This is an insurance policy, which is only available to One Club members of Harry Hall International Limited. It provides Personal Accident insurance in the event of an Accident incurred whilst undertaking Equine Activities during the Period of Insurance, as defined in the policy wording



What is insured?

- ✓ Death
- ✓ Permanent Total Loss of Sight of One Eye
- ✓ Permanent Total Loss of Sight of Both Eyes
- ✓ Loss of One or More Limb(s)
- ✓ Permanent Total Loss of Speech
- ✓ Permanent Total Loss of Hearing in One Ear
- ✓ Permanent Total Loss of Hearing in Both Ears
- ✓ Permanent Total Disablement (other than loss of sight of one or both eyes or loss of limb(s), or loss of Speech and Hearing in one or both ears)

Incurred during the Period of Insurance, whilst taking part in Equine Activities, as defined in the Policy Wording.



What is not insured?

- ✗ Death, disablement or loss arising from Equine Excluded Activities, as defined in the Policy Wording
- ✗ Participation in any military, air force or naval operations
- ✗ Aeronautics or aviation activity, other than as a passenger
- ✗ Participation in mountaineering or rock climbing, normally involving ropes and/or guides
- ✗ Any claim arising from intentional self injury, suicide or attempted suicide, provoked assault or fighting (except in bona fide self defence), own criminal act, engagement or participation in civil commotions or riots of any kind, deliberate exposure to exceptional danger (except in an attempt to save human life)
- ✗ Any claim from Illness, as defined in the Policy Wording
- ✗ Any claim from natural causes
- ✗ Any claim where medical or other suitable evidence is not provided
- ✗ Any claim resulting from being under the influence of alcohol
- ✗ Any claim resulting from a state of insanity, temporary or otherwise of the Insured
- ✗ Any claim arising from an Act of Terrorism or attributable to War
- ✗ Any claim arising from Radiation
- ✗ Any claim arising from any condition or disability for which medical advice was sought before this insurance commenced
- ✗ Any claim arising from any psychiatric, mental or nervous disorder, including anxiety and depression
- ✗ Any claims from an Insured who is a member of The Racing Industry Accident Benefit Scheme (RIABS)



Are there any restrictions on cover?

- ! Where an Insured is a Dependent Child, as defined in the Policy, the benefit paid for Accidental Death is reduced to £5,000
- ! Any Pre-Existing Conditions
- ! Where an Insured is over 65 years old when the Policy commences, the benefit payable will be 10% of the benefit as shown on the Policy schedule
- ! The maximum amount payable for any one or more Accidents, to any one Insured, during the Period of Insurance will not exceed the largest amount of benefit payable for any one item i.e. £10,000
- ! For any one Accident, only one of the benefits covered by the Policy will be payable
- ! If there is any other valid insurance available to You



Where am I covered?

- ✓ the United Kingdom of Great Britain and Northern Ireland



What are my obligations?

- ✓ If you have an Accident when participating in Equine Activities, you must place yourself under the care of a duly qualified Medical Practitioner as soon as is reasonably possible.
- ✓ You must tell Us as soon as practicable about any Accident that could lead to a claim on Your Policy
- ✓ You must tell Us as soon as possible if there are any changes to the information that you have declared to Us.
- ✓ You must allow the medical advisers that have been appointed by the Insurers, to undertake an examination of you, in order to assess the claim;
- ✓ You must provide us with all authorisations needed to obtain medical information in order to assist with your claim.



When and how do I pay?

Harry Hall International Limited will provide You with full details of how to pay your Premiums.



When does the cover start and end?

The insurance cover is for the Period of Insurance shown in the Policy Schedule



How do I cancel the contract?

You may cancel this Policy in the first year of insurance within a period which begins 14 days from the commencement of cover or receipt of Policy documentation, whichever is the later ('the cooling off period').

If You choose to cancel the policy during this cooling off period, You will receive a refund of any Premium, providing You have not made any claims during this period. If You have made a claim during this period. You will not be entitled to a return of any Premium.