

Equario Insurance (Guernsey) Limited

Insurance Product Information Document

Policy: Enhanced Personal Accident (Fracture) 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 Enhanced Members of the Harry Hall One Club. It provides Personal Accident (fracture) insurance in the event of an Accident incurred whilst undertaking Equine Activities ONLY during the Period of Insurance, as defined in the policy wording.



What is insured?

✓ Fracture

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



What is not insured?

- ✗ Fractures arising from Equine Excluded Activities, as defined in the Policy Wording
- ✗ Stress or hairline fractures, bowing fractures and pathological fractures
- ✗ Fractures to fingers or toes
- ✗ Any claim caused by or contributed to by intentional self-injury, suicide or attempted suicide, provoked assault or fighting (except in bona fide self-defense), 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 natural causes or illness
- ✗ Any claim where medical or other suitable evidence is not provided
- ✗ Any claim resulting from You being under the influence of alcohol, drugs, or solvents
- ✗ Any claim resulting from a state of insanity, temporary or otherwise of the Insured or related to any psychiatric or mental disorder
- ✗ Any claim arising from an Act of Terrorism or attributable to War
- ✗ Any claim arising from any condition or disability for which medical advice was sought before this insurance commenced
- ✗ Any claims from an Insured who is a member of The Racing Industry Accident Benefit Scheme (RIABS)



Are there any restrictions on cover?

- ! A reduced amount is payable for those with a pre-existing condition such as Osteoporosis and those either under 14 or over 65 years old at commencement of their membership period
- ! More than one break to the same bone structure entitles You to the appropriate sum insured once only per bone structure as listed in the table of benefits
- ! Where more than one bone structure is fractured, the maximum amount we will pay is for three fractures for any one occurrence and up to a maximum of three occurrences per member's period of insurance
- ! You must comply with such terms, conditions and requirements of being a member of the Harry Hall One Club



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 within a period of 30 days (from the date of your Accident) of 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, when requested by us, allow a physician or vocational expert of our choice to undertake an examination of you to assess the claim
- ✓ You must provide us with all the authorisations needed to obtain medical information 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 paid to us, providing that 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 paid to us.