

## 2020 POLICY SUMMARY

SUMMARY OF PERSONAL ACCIDENT INSURANCE  
EFFECTED WITH  
STARR INTERNATIONAL (EUROPE) LIMITED  
BY  
THE IRISH PONY CLUB LIMITED  
ON BEHALF OF  
MEMBERS OF THE IRISH PONY CLUB.

The Irish Pony Club Limited, (the "Master Policy Holder") has arranged a Master Policy with Starr International (Europe) Limited (the "Underwriters") covering Personal Accident in respect of Members of The Irish Pony Club.

Master Policy No: B1161D2068842  
Master Policy Period: From: 15<sup>th</sup> January 2020  
To: 15<sup>th</sup> January 2021  
Both dates at 00.01 Greenwich Mean Time.

This Policy Summary is issued as a Notice of Insurance for information only, it does not constitute a legal contract of insurance and is subject to all terms, Conditions and Exclusions of the Master Policy which has been issued to the Master Policy Holder, a copy of which is available for inspection on application to The Irish Pony Club Limited trading as The Irish Pony Club, Main street, Urlingford, Co. Kilkenny, Ireland. Coverage under the Master Policy is deemed to apply separately in respect of each Member of The Irish Pony Club. Brief details of coverage are given below.

**The Period of Coverage is from the date that the Insured Person's application for membership is accepted by the Master Policy Holder until 15<sup>th</sup> January 2020 at 00.01 Greenwich Mean Time.**

### COVER/SIGNIFICANT FEATURES

#### DEFINITIONS

In the Master Policy:-

- 1) "Bodily Injury" means identifiable physical injury which:-
  - (a) is caused by an Accident occurring anywhere in the World and whilst the Insured Person is attending an event organised by the Irish Pony Club or attending an event for the purpose of competing on behalf of the Irish Pony Club, and
  - (b) solely and independently of any other cause, except illness directly resulting from, or medical or surgical treatment rendered necessary by such injury, occasions the death, disablement or Hospitalisation of the Insured Person or necessitates Dental Treatment within 12 months from the date of the Accident.
- 2) "Accident" means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place or unavoidable exposure to the elements and shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling.
- 3) "Permanent Total Disablement" means disablement which necessarily and continuously prevents the Insured Person from engaging in any occupation for which he is fitted by means of education, training and/or experience and which has lasted for 12 months and at the expiry of that period is beyond hope of improvement, or, for a child, the complete and continuous inability to perform the normal activities of a healthy person of the same age and experience.
- 4) "Loss of a Limb" means loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes total and irrecoverable loss of use of hand, arm or leg.
- 5) "Air Travel" means being in or on or boarding an aircraft for the purpose of flying therein or alighting therefrom following a flight.
- 6) Words in the masculine gender shall include the feminine.
- 7) "Insured Person" means any Member of The Irish Pony Club who has paid his membership subscription to The Irish Pony Club Limited.
- 8) "Medical Expenses" means expenses necessarily incurred by the Insured Person for medical, hospital, surgical, manipulative, massage, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire following Bodily Injury.
- 9) "Hospitalisation" means confinement within a legally constituted hospital as a consequence of Bodily Injury and on the recommendation of a qualified medical practitioner.
- 10) "Dental Treatment" means treatment to teeth performed by a qualified dental practitioner.

- 11) "Terrorism" means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public, in fear.

### INSURING CLAUSES

The Underwriters hereby agree, to the extent and in the manner herein provided, that if the Insured Person sustains Bodily Injury whilst attending an event organised by the Irish Pony Club or attending an event for the purpose of competing on behalf of the Irish Pony Club during the Period of Coverage set forth in the Policy Summary, they will pay to the Insured Person or to the Insured Person's Executors or Administrators according to the Scale of Benefit after the total claim shall be substantiated under this Master Policy.

Provided always that:-

- a) compensation shall not be payable under more than one of Items 1 to 7 inclusive of the Scale of Benefits in respect of the consequences of one Accident to the Insured Person.
- b) the total sum payable under the Master Policy in respect of any Accident to the Insured Person shall not exceed in all the largest sum insured under any one of the items contained in the Scale of Benefits except that the Underwriters will in addition pay Medical Expenses, Hospitalisation or Dental Treatment as provided for in the Scale of Benefits.
- c) if an Accident causes the death of the Insured Person within twelve months following the date of the Accident and prior to the definite settlement of the compensation for disablement provided for under items 2 to 7 of the Scale of Benefits, there shall be paid only the compensation provided for in the case of death.
- d) compensation shall only be payable under items of the Scale of Benefits if:
  - (i) under item 1, death occurs within twelve months of the date of the Accident.
  - (ii) under items 2, 3, 4, 5 or 6, loss occurs within twelve months of the date of the Accident.
  - (iii) under item 7, the Insured Person becomes totally disabled within twelve months of the date of the Accident, and such disablement lasts for twelve months.
- e) in respect of Dental Treatment:-
  - (i) the Master Policy will not pay for any treatment diagnosed necessary more than 60 days after the date of the Accident unless it has not been possible to diagnose such treatment necessary during this 60 days period due to the serious nature of the injuries sustained by the Insured Person as a result of the Accident.
  - (ii) any repair or replacement of dentures is to the original prescription only.

### BENEFITS (Scale of Benefits)

1.	Accidental Death	EUR6,250.-
2.	Total and Irrecoverable Loss of Sight of Both Eyes	EUR50,000.-
3.	Total and Irrecoverable Loss of Sight of One Eye	EUR25,000.-
4.	Loss of Two Limbs	EUR50,000.-
5.	Loss of One Limb	EUR25,000.-
6.	Total and Irrecoverable Loss of Sight of One Eye and Loss of One Limb	EUR50,000.-
7.	Permanent Total Disablement (other than Total Loss of Sight of One or Both Eyes or Loss of Limb[s])	EUR50,000.-
8.	Hospitalisation up to but not exceeding in all in the Period of Coverage payable at EUR 50.- per day of confinement and excluding the first 5 days of each and every confinement.	EUR3,000.-
9.	Medical Expenses up to but not exceeding in the Period of Coverage. Excluding the first EUR 100.- of each and every claim.	EUR4,000.-
10.	Dental Treatment up to but not exceeding in all during the Period of Coverage. Excluding the first EUR 100.- of each and every claim.	EUR3,000.-

## EXCLUSIONS/CONDITIONS

### EXCLUSIONS (as numbered in the Master Policy)

The Master Policy does not cover death or disablement or Medical Expenses or Hospitalisation or Dental Treatment directly or indirectly arising out of or consequent upon or contributed to by:-

- 1) war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, or military or usurped power.
- 2) radioactive contamination.
- 3) the Insured Person engaging in or taking part in:-
  - (a) military service or operations.
  - (b) racing other than any Irish Pony Club organised event and the Irish Pony Club flat race at the Meath Hunt Point to Point
  - (c) point to point other than the Irish Pony Club flat race at the Meath Hunt Point to Point
- 4) the Insured Person engaging in Air Travel.
- 5) suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity.
- 6) Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.
- 7) deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act, or the Insured Person being under the influence of alcohol or drugs.
- 8) neurosis, psychoneurosis, psychopathy, psychosis, anxiety, stress, or mental or emotional disease or disorder of any kind.
- 9) excluding any claim arising from or aggravated by a previous disability of the Insured Person.
- 10) excluding any claim caused by, resulting from or in connection with any act of terrorism or the any action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.

### In respect of Dental Treatment:-

- 11) no amount shall be recoverable under the Master Policy in respect of loss or damage directly or indirectly caused by or contributed to by faulty design.
- 12) no claim shall be payable under the Master Policy for any loss or damage caused by or contributed to by wear, tear or gradual deterioration.
- 13) no claim shall be payable under the Master Policy for any loss or damage which is or would, but for the existence of the Master Policy, be covered by any other existing scheme or insurance.

### In respect of Medical Expenses:-

- 14) excludes expenses which are recoverable from any national insurance programme which is applicable to the Insured Person or other valid and collectable insurances.

### CONDITIONS (as numbered in the Master Policy)

- 1) Notice must be given to the Underwriters via Howden UK Group Limited, Woodlands, Manton Lane, Bedford, MK41 7LW Tel: 01234 408610 as soon as reasonably practicable of any Accident which causes or may cause death or disablement within the meaning of this Master Policy, and the Insured Person must as early as possible place himself under the care of a duly qualified medical practitioner.  
It is a condition precedent to Underwriters' Liability to pay compensation to the Insured Person or his representatives, that all medical records, notes and correspondence referring to the subject of a claim or a related pre-existing condition shall be made available on request to any medical adviser appointed by or on behalf of Underwriters and that such medical adviser or advisers shall, for the purpose of reviewing the claim, be allowed as often as may be deemed necessary to make examination of the person of the Insured Person.
- 3) Any fraud, misstatement or concealment by the Insured Person in relation to any matter affecting coverage or in connection with the making of a claim hereunder shall render this Master Policy in respect of the Insured Person null and void and all claims in respect of the Insured Person shall be forfeited.
- 4) A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right or remedy of a third party which exists or is available apart from that Act.
- 5) No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## CLAIMS NOTIFICATION

Under Condition 1 of the Master Policy immediate notice in writing must be given to Ben Evans at Howden UK Group Limited, Woodlands, Manton Lane, Bedford MK41 7LW Telephone 01234 408610 of any claim or intimated claim under this Insurance. If disablement results, or may result, the Insured Person must be placed, as early as possible, under the care of a qualified medical practitioner. In the event of a claim under this Insurance, all relevant medical records must be made available to Underwriters on request and the Insured Person will allow the medical adviser or advisers, by the appointment of Underwriters, to examine the Insured Person as often as may be deemed necessary by the said Underwriters. A claim for permanent total disablement will not be paid until at least 12 months after the accident.

## COMPLAINTS

Starr International (Europe) Limited aim to provide the best possible products and service. However, they are aware that despite their commitment, things may not always go as planned. Should you wish to complain, they will treat your complaint seriously and aim to deal with it in a quick and efficient manner, and to your satisfaction.

You may complain to Starr International (Europe) Limited in the following ways:

In writing to: The Complaints Manager, Starr International (Europe) Limited, 4th Floor, 30 Fenchurch Avenue, London, EC3M 5AD. By email to: [compliance@starrcompanies.com](mailto:compliance@starrcompanies.com) By telephoning: 020 7337 3550

If you are unhappy with the outcome of your complaint or the way Starr International (Europe) Limited have handled it, or if their investigation has taken more than 8 weeks, you may be able to refer the matter to the Financial Ombudsman Service.

The contact details for the Financial Ombudsman Service are: Exchange Tower, Harbour Exchange, London E14 9SR. Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Phone: 0800 0234 567

## COMPENSATION.

Starr International (Europe) Limited is covered by the Financial Services Compensation Scheme so that in the unlikely event they are unable to meet their financial obligations, you may be entitled to compensation from the Financial Services Compensation Scheme. Further information about compensation scheme arrangements is available from: Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY Scheme Website: [www.fscs.org.uk](http://www.fscs.org.uk) Telephone Number: 0800 678 1100 or 0207 741 4100

## YOUR INFORMATION

Starr International (Europe) Limited collect and use relevant information about you and your business to provide you with your insurance cover and to meet their legal obligations. This information may include details such as your name, address and contact details of your business and any other information that they collect about you in connection with the insurance cover. In rare instances this information may include more sensitive details such as information about your health and any criminal convictions you may have. For more information about how Starr International (Europe) Limited use your personal information please see our Starr Privacy Notice, which is available online on our website(s) <http://www.starrcompanies.co.uk/privacy-policy> or in other formats on request.

## CANCELLATION RIGHTS

Being a group policy effected by the Master Policy Holder this Insurance does not provide the member with the statutory right to cancel an Insurance within 14 days that applies to individual Insurance policy contracts.

**PLEASE NOTE - TERMINATION OF MEMBERSHIP OF THE IRISH PONY CLUB FROM ANY CAUSE WILL SIMILARLY TERMINATE COVER UNDER THE MASTER POLICY FROM THE SAME DATE.**