

Amateur Jockeys Association of Great Britain Ltd Group Personal Accident Insurance Key Facts

Introduction

The purpose of this policy summary is to help you understand this insurance by setting out the significant features, benefits, limitations and exclusions of the group personal accident insurance policy.

It does not describe all the terms and conditions of the group policy. You will still need to read the policy document for a full description of the terms and conditions including the policy definitions and refer to the policy schedule attached to the policy document that provides specific cover details, who is covered and when cover applies. This is available for inspection from the Amateur Jockeys Association of Great Britain Ltd.

This policy summary does not form part of the policy document. The standard duration of this type of insurance is 12 months from the date on which cover incepts. Any variations to this duration will be shown on the policy schedule.

This insurance operates under a group policy arrangement with the group policy being held in the name of the Amateur Jockeys Association of Great Britain Ltd for the benefit of who is covered. The premium is included in the membership fee charged by the Amateur Jockeys Association of Great Britain Ltd. This cost may also include insurance cover not provided by us. You may need to review the cover from time to time to ensure it is and remains adequate for your needs.

Claims Procedure

If you think you may have a claim, then please contact us as soon as feasible with as much information as possible, such as your name, your address and a telephone number you can be contacted on. Please also provide details of what you are claiming and the contact details of anyone providing medical treatment and we will tell you what to do next. Please also tell us that you are covered under a **Group Personal Accident Policy** held in the name of the **Amateur Jockeys Association of Great Britain Ltd** and the **Policy Number CMPAUK-10002-2018**.

Any injured person must place themselves under the care of a duly qualified Medical Practitioner as soon as is reasonably possible and notice of any incident that may give rise to a claim must be made to us as soon as is feasibly possible.

Claim Notifications should be made to:

AmTrust Assistance

Telephone: +44 (0)344 573 8111

Email: claims@amtrustassistance.co.uk

Complaints Procedure

If your complaint is about the way a policy was sold to you

If at any time you have any query or complaint regarding the way the policy was sold, you should in the first instance refer to the insurance intermediary who sold the policy:

Howden UK Group Ltd
16 Eastcheap
London
EC3M 1BD
Tel: 0207 133 1200

All other complaints

AmTrust Europe Limited aim to give our insureds a high level of service at all times. However, if you have a complaint about the group policy please contact:

AmTrust Europe Complaints
AmTrust Europe Limited
Market Square House
St James's Street
Nottingham
NG1 6FG

Telephone: +44 (0) 115 934 9852
E-mail: complaints@amtrusteu.co.uk

We will contact you within five days of receiving your complaint to inform you of what action we are taking. We will try to resolve the problem and give you an answer within four weeks. If it will take us longer than four weeks we will tell you when you can expect an answer.

Alternatively, at any stage, you may have the right to contact the Financial Ombudsman Service who can review complaints from 'eligible complainants' which includes private individuals and sole traders and small partnerships with a yearly turnover of less than £1 million.

Further information can be found at: <http://www.financial-ombudsman.org.uk/default.htm>.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9 123
Email: complaint.info@financial-ombudsman.org.uk

This complaints procedure does not affect any legal right you have to take action against us.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit.

Further information is available from the FSCS or you can visit their website at www.fscs.org.uk.

Insurance Provider

This insurance is provided by AmTrust Underwriting Limited (FCA reference 306674) and underwritten by AmTrust Europe Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register reference 202189).

Purpose of the Insurance

This insurance provides financial protection to an Insured Person for accidental bodily injury which results in temporary total disability and medical expenses described in the policy which occurs during the operative time and period of insurance.

The cover, policy sections and sums insured that apply to this insurance are stated in the policy schedule.

Who is covered

All Members of the Insured (other than a member who is also a member of RIABS at the time of the Accident).

Operative Time

Cover is effective whilst participating in any Horse Related Activity organised by the Insured, taking part in training organised by the Insured, taking part in any social activity organised by the Insured and official events organised by the Insured including direct travel to and from home.

Horse Related Activity

Means any activity involving riding, caring for or handling horses and driving horse drawn vehicles. It does not include racing at any racecourse or point-to-point course from weigh-out to weigh-in.

General Policy Exclusions

The insurance provider excludes all claims as a result of the following circumstances on all their policies. These exclusions can be found on page 18 of the policy document.

Claims as a result of or contributed by

- Illness or natural causes
- Where medical or other suitable evidence is not provided to support a claim
- The consumption or use of alcohol, drugs or solvents
- Intentional self-injury, suicide or attempted suicide, deliberate exposure to exceptional danger
- A mental disorder or insanity of the Insured Person - temporary or otherwise
- Military, air force or naval service or operations
- Aeronautics or aviation as a pilot or aircrew
- Mountaineering or rock climbing normally involving the use of ropes and/or guides
- provoked assault or fighting except in bona fide self-defence, own criminal act, engagement or participation in civil commotions or riots of any kind
- Riding or driving in any kind of race other than a Horse Related Activity
- War
- Act of Terrorism
- Radiation
- Racing at any racecourse or point-to-point course from weigh-out to weigh-in
- Any Insured Person who is a member of RIABS at the time of the Accident.

Cancellation

The policy may be cancelled by the Amateur Jockeys Association of Great Britain Ltd by giving us the insurance provider thirty days' written notice by recorded delivery. Any unused portion of the premium paid by the Amateur Jockeys Association of Great Britain Ltd for the policy period will be returned provided that no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this policy.

The policy may be cancelled by the insurance provider by giving Amateur Jockeys Association of Great Britain Ltd thirty days' written notice by recorded delivery to their last known address. The insurance provider shall return any unused portion of the premium paid by Amateur Jockeys Association of Great Britain Ltd for the policy period. The calculation of the unused portion of the premium shall be made as soon as practicable after written notice of cancellation has been given but the failure of the insurance provider to provide details to Amateur Jockeys Association of Great Britain Ltd of the unused portion of the premium in the notice of cancellation shall not affect the validity of such notice.

The policy may be cancelled by the insurance provider for non-payment of premium by giving Amateur Jockeys Association of Great Britain Ltd seven days' written notice by recorded delivery to their last known address.

An insured person has no right to cancel this policy.

The Amateur Jockeys Association of Great Britain Ltd is responsible for returning any unused premium to insured persons.

Significant Cover	Significant Features and Benefits	Limits and Exclusions
<p>Temporary Total Disablement Sum Insured Up to £100 per week</p>	<p>A weekly benefit payment as a result of accidental bodily injury which temporarily prevents the insured person from carrying out their usual occupation.</p>	<p>Cover is limited to the lesser of 100% of the insured person's gross weekly wage or £100 per week. There is no cover for the first 35 days of disablement (the excess period) and the maximum payment is for 52 weeks (the benefit period) (p. 17)</p> <p>For persons whom are not in paid employment, cover applies if the injury prevents them from undertaking their usual duties (including scholastic duties if appropriate) where payment is limited to out of pocket expenses. (p. 10)</p>
<p>Medical Expenses Up to £1,040</p>	<p>Expenses incurred for medical, hospital, surgical, manipulative, massage, physiotherapy, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire</p>	<p>Cover is only payable in the event of a claim for Temporary Total Disablement and is limited to 20% of the total paid under this section. (p.17)</p> <p>Claims will only be payable to the extent of the difference between the total cost of the expense incurred and any amount covered by other insurances. (p. 17)</p>
<p>The maximum payable to any one person for all claims arising out of a single event is £6,240. Claims for all persons under 18 years of age are made to one of their parents. There is no cover for members over 70 years of age at the effective date of the policy.</p>		

AmTrust Underwriting Ltd

1 Great Tower Street
London
EC3R 5AA

Telephone: 0203 003 6969
Email: aul@amtrustgroup.com

Underwritten by AmTrust Europe Limited
Registered Office: 10th Floor Market Square House, St James's
Street, Nottingham, NG1 6FG
Registered in England and Wales; Company Number 01229676,
Authorised by the Prudential Regulation Authority and regulated by
the Financial Conduct Authority and Prudential Regulation Authority;
Firm Reference Number 202189.

Company Registered Number: 3908537