

Personal Accident Schedule



# Personal Accident Schedule

## for The British Horse Society (Gold Members)

### **Insurer Information**

The Policy is underwritten by Millstream Underwriting Ltd, Registered in England and Wales. Registration No. 3896220. Registered Office: 52-56 Leadenhall Street, London, EC3A 2EB on behalf of:

Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 4th Floor, 10 Fenchurch Avenue, London, EC3M 5BN

Millstream Underwriting Limited (FCA Firm Reference no.308584) is authorised and regulated by the Financial Conduct Authority (FCA). Their registration can be checked by visiting [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0300 500 8082.

<b>Personal Accident Renewal Schedule</b>
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<b>Policy Number:</b>	CM6260AHA257 - 1	
<b>Insured:</b>	The British Horse Society (Gold Members)	
<b>Insured's Address:</b>	16-17 Abbey Park Stareton KENILWORTH Warwickshire CV8 2XZ United Kingdom	
<b>Business description:</b>	Associations	
<b>Insurer:</b>	Arch Insurance Company (UK) Limited, Registered in England and Wales. Registration No: 4977362 Registered Address: 4th Floor, 10 Fenchurch Avenue, London, EC3M 5BN	
<b>Period of insurance:</b> (Both dates inclusive)	Effective Date:	01/01/2025
	Expiry Date:	31/12/2025
<b>Date of issue:</b>	30/12/2024	
<b>Renewal Schedule valid until:</b>	28/02/2025	
<b>Currency:</b>	GBP	
<b>Annual Premium:</b>	£61,200.00	
<b>Insurance Premium Tax:</b>	£7,344.00	
<b>Total Payable:</b>	£68,544.00	
<b>Insurance Advisor:</b>	SEIB INSURANCE BROKERS LIMITED	
<b>Broker Reference:</b>		
<b>PA Claims Handler:</b>	CEGA	

## PERSONAL ACCIDENT

### Insured Persons and Operative Times

Insured Persons and Operative Times		
	Insured Persons	Operative Time
Category B	BHS individual Gold Members (adults/junior/student/family), BHS Friend, Life or Founder membership of the British Horse Society (but excluding Overseas, Silver and Helping Horses members) permanently residing in the United Kingdom	-Whilst the Insured Person is attending an event or official practice or training session organised or affiliated to the British Horse Society, British Show Jumping Association, Pony Clubs, BHS Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriagedriving, Endurance GB or Fédération Equestre Internationale only
Category A	BHS individual Gold Members (adults/junior/student/family), BHS Friend, Life or Founder membership of the British Horse Society (but excluding Overseas, Silver and Helping Horses members) permanently residing in the United Kingdom	-Any recreational activity involving riding, caring for or handling horses and driving horse drawn vehicles excluding professional and racing activities or attending an organised equestrian event as defined in Category B below but extending to cover travel to or from such an organised equestrian event

### Personal Accident

	Insured Persons	
	Category A:	Category B:
A) Death*	£5,000	£10,000
B) Loss of Sight in one or both eyes	£5,000	£10,000
C) Loss of one or more Limbs	£5,000	£10,000
D1) Loss of Hearing in both ears	£5,000	£10,000
D2) Loss of Hearing in one ear (25%)	£1,250	£2,500
E) Loss of Speech	£5,000	£10,000
F) Loss of Internal Organ	Not Covered	Not Covered
G) Permanent Total Disablement	£5,000	£10,000
H) Permanent Partial Disablement	Not Covered	Not Covered
Basis of permanent disablement any and every occupation		
* £5,000 for Children under the age of 16		
I) Temporary Total Disablement	Not Covered	Not Covered
Deferment Period	Not Covered	Not Covered
Benefit Period	Not Covered	Not Covered
J) Temporary Partial Disablement	Not Covered	Not Covered
Deferment Period	Not Covered	Not Covered
Benefit Period	Not Covered	Not Covered

Additional Benefits		
A. Disfigurement or Scarring of the face or body from burns		
Face (Maximum Benefit)		Not Covered
Body:		
	4.5% of the total body surface area	Not Covered
	9% or more of the total body surface area	Not Covered
	18% or more of the total body surface area	Not Covered
	27% or more of the total body surface area	Not Covered
B. Dental Injury		
Not Covered		
C. Hospital Confinement	Maximum Benefit	Not Covered
	Per Day	Not Covered
D. Hospital visiting expenses	Maximum benefit	Not Covered
	Per Day	Not Covered
E. Coma benefit	Maximum benefit	Not Covered
	Per Day	Not Covered
F. Rehabilitation expenses		
Not Covered		
G. Injury medical expenses	25% of the Death or Permanent Total Disablement sum insured	Not Covered
H. Funeral expenses		
Not Covered		
I. Dependent child benefit		
Not Covered		
J. Disappearance		
Not Covered		
K. Disability Assistance		
Not Covered		
L. Quadriplegia		
Not Covered		
M. Paraplegia		
Not Covered		
N. Broken Bones		
Not Covered		
O. Primary Dislocation		
Not Covered		
P. Physiotherapy following Broken Bones or Primary Dislocation		
Not Covered		
Q. Convalescence		
Not Covered		
R. Optical Injury		
Not Covered		
S. Childcare Expenses		
Not Covered		
T. Trauma Counselling Expenses		
Not Covered		

#### ILLNESS - Not Covered

Maximum Accumulation Limits	
Any one event	£5,000,000
Per event for all insured persons travelling in a multi-engine aircraft	£500,000
Per event for all insured persons travelling in any other aerial device other than a multi-engine aircraft	£250,000
Kidnap, Ransom and Extortion Expenses	Not Covered
Political Unrest and Natural Disaster Evacuation Expenses	Not Covered
Personal Accident: Benefits A to H	£5,000 (Cat A) or £10,000 (Cat B)
Personal Accident: Benefit I	Not Covered
Personal Accident: Benefit J	Not Covered
Illness: Illness	Not Covered

**BUSINESS TRAVEL - Not Covered**

Endorsements
None Applicable

52-56 Leadenhall Street  
London EC3A 2EB

INVOICE NO: CM6260AHA257 - 1  
PURCHASE ORDER:  
DATE: 30/12/2024

Direct Phone: 0203 0115700

**To:** To Accounts Department  
SEIB INSURANCE BROKERS LIMITED  
BENEFACT HOUSE  
2000 PIONEER AVENUE  
GLOUCESTER BUSINESS PARK  
BROCKWORTH  
GLOUCESTER  
GL3 4AW  
United Kingdom

CONTACT	SCHEME	PAYMENT TERM
Accounts Department	The British Horse Society (Gold Members)	Due within 30 days of Receipt

DESCRIPTION	PREMIUM	TOTAL
The British Horse Society (Gold Members)	GBP 68,544.00	GBP 61,200.00
Commission 0.00%		GBP .00
	SUB TOTAL	GBP 61,200.00
	INSURANCE PREMIUM TAX	GBP 7,344.00
	DUE MILLSTREAM	GBP 68,544.00

**Make all cheques payable to Millstream Underwriting Ltd or make payment direct to our Bank:**

PAYMENT DETAILS:	
Sort Code	20-00-00
Account Number	90728276



**TAX SCHEDULE:**

			<b>Total Additional Tax:</b>	GBP 7,344.00
<b>Description</b>	<b>Tax</b>	<b>TaxRate %</b>	<b>Amount</b>	
Personal Accident	UK Insurance Premium Tax 12%	12.00	GBP 7,344.00	