

2018 Summary of Cover for Combined Liability Insurance

Insured: Any Member of the Countryside Alliance or Countryside Alliance Ireland whilst participating in a Recognised Activity

Cover will apply from the date your membership of Countryside Alliance Ireland starts or renews on or after 1st January 2018.

This Summary of Cover also applies to any remaining membership period issued after 1st January 2017 and on or before 31st December 2017.

This Document provides a summary of the insurance cover provided for all members of the Countryside Alliance Ireland resident in Northern Ireland.

Countryside Alliance is an appointed representative of Countryside Alliance Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority in respect of general insurance business.

Please note that neither the Countryside Alliance nor Countryside Alliance Insurance Services Ltd are able to provide personal advice to prospective or actual members concerning the suitability or adequacy of the insurance membership benefits. Consequently you will need to satisfy yourself that the benefits are appropriate for your particular circumstances or seek professional advice.

For further information, please call the Countryside Alliance insurance helpline provided by Howden UK Group Limited +44 (0)1234 311255.

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You should still read the Policy Document for a full description of the terms of the insurance, including the policy definitions and refer to the Schedule attached to the Policy Document for the specific policy benefits and operative times. A copy of the policy is available from the insurance intermediary Howden UK Group Limited or the Countryside Alliance Ireland website www.caireland.org. This Policy Summary does not form part of the Policy Document.

Insurance Provider

This insurance is provided by Aspen Insurance UK Limited

Purpose of the Insurance

This insurance provides cover for all categories of membership of Countryside Alliance for their legal liability

- 1 As an Employer, for bodily injury caused to an Employee, and
- 2 Out of bodily injury of a person who is not an Employee and for property damage of property not belonging to the member arising whilst participating in a "Recognised Activity".

Other Insurance

This insurance only operates where there is not another insurance policy in force covering the same liability. Where alternative insurance is in force covering your liability arising from an incident (such as home insurance, pet or equine insurance), you must submit your claim under that policy. If such alternative insurance has the same "Other Insurance" clause as this policy, you must notify Howden who will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies.

Significant Product Features, Benefits and Exclusions

"Recognised Activity(ies)" means taking part legally including officiating, assisting or spectating in riding, horse drawn carriage driving, hunter trials, exercising hounds, lurcher work, whippet racing, terrier work, dog shows, hound trailing, hunting, team chasing, hunt following, shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, voluntary unpaid duties at shows and events, field trials, conservation work, archery and coursing.

Cover includes ancillary activities in connection with any of the Recognised Activities above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the Recognised Activities.

For Members resident in the UK and Republic of Ireland, cover is provided whilst carrying out a Recognised Activity anywhere in the world but excluding claims arising from the use of guns (sporting or otherwise) in the United States of America or Canada.

Members resident outside of the UK or Republic of Ireland are only covered whilst participating in a Recognised Activity in the UK and the Republic of Ireland.

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<p>Employers' Liability Section</p> <p>Legal liability for bodily injury to employees</p>	<p>Provides cover for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the Insurance Provider for personal injury while participating in a Recognised Activity.</p> <p>Extensions include:</p> <ul style="list-style-type: none"> ▪ Indemnity to Principals clause ▪ Unsatisfied Court Judgements ▪ Compensation for Court Attendance, up to £500 ▪ Data Protection Act ▪ Indemnity to Landowner and/or owner of sporting rights in connection with a Recognised Activity of the Insured 	<p>£10,000,000 any one Occurrence. There is no cover for:</p> <ul style="list-style-type: none"> ▪ An Occurrence arising from offshore work ▪ Radioactive contamination ▪ Road traffic legislation in circumstances where any road traffic legislation within the European Community requires motor insurance or other similar security ▪ Competitive riding events other than team chasing, hunter trials, showing, dressage ▪ Pony club and gymkhana activities undertaken by any member aged 19 or older. ▪ The carrying on of any trade business or profession where it is the member's principal source of income ▪ Liability arising from non-compliance of the provisions contained in the Firearms Act(s). ▪ Fundraising activities which include bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea

The Significant Covers	Significant Features and Benefits	Policy Limits and Exclusions
<p>Public and Products Liability Section</p> <p>Legal liability for bodily injury of a person not an Employee and Property Damage</p>	<p>Provides cover for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the Insurance Provider for personal injury and property damage while participating in a Recognised Activity</p> <p>Extensions include:</p> <ul style="list-style-type: none"> ▪ Indemnity to Principals clause ▪ Indemnity to Landowner and/or owner of sporting rights in connection with a Recognised Activity of the Insured ▪ Escape of Hounds ▪ Libel and Slander ▪ Guests – at the request of the Insured cover extends to include any guest of a Group Member invited to an event and participating in a Recognised Activity provided the guest does not have separate insurance covering liability arising out of the same event ▪ Compensation for Court Attendance, up to £500 ▪ Legal defence costs arising out of a prosecution from an Occurrence which is covered by the policy (but not fines or penalties) 	<p>£10,000,000 any one Occurrence and in respect of Products Liability for all Occurrences in the aggregate during the period of insurance.</p> <p>There is no cover for:</p> <ul style="list-style-type: none"> ▪ Competitive riding events other than team chasing, hunter trials, showing, dressage. ▪ pony club and gymkhana activities undertaken by any member aged 19 or over. ▪ The carrying on of any trade business or profession where it is the member's principal source of income ▪ Liability arising from non-compliance of the provisions contained in the Firearms Act(s). ▪ Arising out of or in connection with the use of guns (sporting or otherwise) in the United States of America or Canada ▪ Arising out of any operations of the Insured which are domiciled in the United States of America or Canada. ▪ Arising out of the use of any heat or naked flame whilst being used away from the Insured's premises. ▪ Fundraising activities which include bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea ▪ Motor Liability where such liability requires compulsory insurance by legislation governing the use of such motor vehicle or trailer ▪ Aviation or Marine Liability (but not watercraft less than 25 metres in length for use in inland waterways or up to twelve miles offshore not owned but being used for entertainment purposes) ▪ Property in Member's custody or control ▪ Professional advice, design, service or specification given for a fee, but not for personal injury or property damage ▪ Asbestos ▪ Pollution ▪ Contractual Liability ▪ Fines, liquidated damages or penalties ▪ Repair replacement and recall

Law and Jurisdiction

The policy will be governed by English law.

Whilst the jurisdiction is Worldwide (other than USA/ Canada in respect of Products Liability), in the event of any disputes connected with this policy, cover will be subject to the exclusive jurisdiction of England and Wales Courts.

Claim Notification

For advice on claiming or to request a claim form, please contact the Countryside Alliance Claims Team at Howden UK Group Limited on +44 (0)1234 311255 - please make sure that you have your membership number to hand. Or alternatively, you can download a claim form from the Countryside Alliance Ireland website: www.caireland.org.

The completed claim form and any related correspondence should be returned to the claims team at:

Countryside Alliance Claims Team
Howden UK Group Limited
Woodlands
Manton Lane
Bedford
MK41 7LW

Fax: +44 (0)1234 408676

The cover provided under the Countryside Alliance policy is designed to provide protection where no other cover is in force. You must check other policies you hold to see if they provide cover for an incident and, if you have cover elsewhere, you must claim under that insurance. In the event that any other insurance in force has this same requirement, please refer to Howden in the first instance and we will ensure that both underwriters liaise with each other to agree how the claim should be handled and shared.

Important

- **Do not admit liability to any third party if an incident occurs – contact Howden UK Group Limited for advice in the first instance without delay. Refer any approach from a third party to his own insurer in the first instance or failing that, to Howden UK Group Limited.**
- **You must notify Howden of an accident that could lead to a potential claim in writing as soon as is reasonably practicable**
- **You must immediately notify Howden when a claim is made against you whether written or oral**
- **You must also notify Howden immediately if you become aware of any impending prosecution, inquest, or fatal accident inquiry in connection with an accident that has occurred that could be covered under this insurance**

Complaints Procedure

It is the Aspen Insurance UK Limited's intention to provide a first class standard of service. However, in the event you consider that there is any cause for complaint, in the first instance contact the intermediary who arranged the Policy – Howden UK Group Limited, Woodlands, Manton Lane, Bedford, MK41 7LW.

If the matter is not resolved to your satisfaction, please write to our Compliance Officer at: Aspen Risk Management Limited,

- In writing, addressing your complaint to the Managing Director – Aspen Risk Management Limited Waterhouse Business Centre, Cromar Way, Chelmsford, Essex. CM1 2QE
- By emailing your complaint to complaints@aspeninsurance.co.uk
- By calling 0207 184 8402 at any time

Please have ready the details of the Policy, and, in particular, the Policy number to help ensure a speedy response.

If you remain dissatisfied, you may contact The Financial Ombudsman Service for assistance at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone 0800 0 234 567 (free for people phoning from a "fixed line" (for example, a landline at home))
0300 129 9 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email complaint.info@financial-ombudsman.org.uk

Making a complaint to The Financial Ombudsman Service does not affect your rights under this Policy.