

# Personal Accident Policy Summary

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## Insured Person

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

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## Policyholder

Countryside Alliance (including Countryside Alliance Ireland)

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## Effective Date and Expiry Date of cover

Cover will apply from the date your membership of the Countryside Alliance (including Countryside Alliance Ireland) starts or renews on or after 1<sup>st</sup> January 2019.

This Summary of Cover also applies to any remaining membership period issued after 1<sup>st</sup> January 2018 and on or before 31<sup>st</sup> December 2018

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## Important Information

This document contains key information that you should read however, this document does not contain the full terms and conditions of the policy and should be read in conjunction with the policy wording.

### **This policy is underwritten by AVIVA Insurance Limited, Registered in Scotland, No. 2116**

Countryside Alliance is an Introducer Appointed Representative of Howden UK Group Ltd, which is authorised and regulated by the Financial Conduct Authority in respect of general insurance business. Howden UK Group Ltd is registered in England and Wales under company registration number 725875. Register Office: 16 Eastcheap, London EC3M 1BD.

Please note that the Countryside Alliance is unable 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 on +44 (0)1234 311255.

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## Operative Time

Cover starts from the time an Insured Person leaves their permanent residence in the United Kingdom or the Republic of Ireland and travels on a direct route to reach the Recognised Activity, continues whilst the Insured Person is undertaking the Recognised Activity and further continues after leaving the Recognised Activity whilst travelling on a direct route back to their permanent residence, with cover ceasing on arrival at the Insured Person's permanent residence. Cover will extend to include travelling to and from the Recognised Activity for the purposes of refreshment breaks.

Where an Insured Person lives outside of the United Kingdom or Republic of Ireland cover will commence from the time the Insured Person reaches the Recognised Activity and will cease on leaving the Recognised Activity

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## Recognised Activities

Shall be any of the activities detailed in the table below and contained within the policy that the Insured Person legally participates in including ancillary activities in connection with any Recognised Activity as shown below including but not limited to the construction, preparation, completion, and taking down of equipment and amenities used in connection with the Recognised Activity;

Angling (including sea, game and coarse fishing )	Horse drawn carriage driving	Team chasing
Archery	Horse riding	Terrier work
Conservation work	Hound trailing	Vermin control
Coursing	Hunter trials	Voluntary unpaid duties at shows and events
Deer stalking	Hunting (including hunt following)	Whippet racing
Dog shows	Lurcher work	
Exercising hounds	Officiating, spectating or assisting at Recognised Activities	
Falconry	Shooting including sporting shooting, clay pigeon shooting, rifle shooting and target shooting	
Ferretting		
Field trials		

### Significant Features, benefits and exclusions

The following table provides a summary of the significant features, benefits, exclusion and limitation under this policy. The following table is meant as a summary only and will need to be read in conjunction with the cover limits detailed in the policy schedule and the detailed terms and conditions contained within the policy wording

Features	Benefits	Limitations and exclusion	Policy Wording reference points
<b>Cover includes the following Benefits;</b>		<b>Exclusions;</b>	
Death	£15,000	1. War in your country of residence	Schedule page 4
<i>The death benefit payable for Children will be limited to</i>	<i>£7,500</i>	2. Flying other than as a passenger	Complaints page 10
Permanent Total Disablement	£35,000	3. Professional Duties whilst in armed forces	Definitions page 12
Capital Benefits		4. Self inflicted injury or suicide	Covers pages 16
Total loss of hearing in both ears	£30,000	5. Criminal acts	Conditions page 17
Total loss of sight in one or both eyes	£30,000	6. Insanity	Exclusions page 21
Total loss of speech	£30,000	7. Sickness or any degenerative Process	
Loss of one or more Limbs	£30,000	8. Whilst the Insured Person is participating in any sport as a professional	
Loss of hearing in one ear	£7,500	9. If the Insured Person's Membership of the Countryside Alliance (Including Countryside Alliance Ireland) has expired	
A thumb	£9,000	10. Whilst participating in competitive riding events other than;	
A forefinger	£6,000	a. team chasing, hunter trials, showing and dressage	
Any finger other than a forefinger	£3,000	b. we exclude pony club and gymkhana activities undertaken by Insured Persons 19 years of age or over	
A big toe	£4,500		
Any toe other than a big toe	£1,500		
A shoulder, elbow wrist	£7,500		
A wrist, hip, knee or ankle	£6,000		
Removal of lower jaw by surgery	£9,000		
		<b>Limitations;</b>	
		The maximum age of an <b>Insured Person</b> for cover to apply under this policy will be 79 years of age at the renewal date of their membership of the Countryside Alliance (including Countryside Alliance Ireland)	

*Any permanent disability not detailed above will be assessed by considering the severity of the disablement in Conjunction with the stated percentages for specific types of permanent disablement stated above. The occupation of the Insured Person will not be taken into consideration during this assessment.*

**The policy also extends to include the following additional benefits**

Scarring as a result of burns	Up to £10,000
Facial scarring as a result of Accidental Bodily Injury	Up to £10,000
Medical Expenses	Up to 15% of the Death, PTD or Capital Benefit sum to a maximum £4,500

**You're right to cancel**

You have no cancellation rights under this policy

**What to do if you need to claim under this policy**

Should you need to make a claim under this policy please contact the Countryside Alliance Claims Team at Howden UK Group Limited on the contact details below as soon as reasonably possible;

**Telephone:** +44 (0)1234 311255

**Fax:** +44 (0)1234 408676

**Postal Address:** Countryside Alliance Claims Team, Howden UK Group Limited, Woodlands, Manton Lane, Bedford, MK41 7LW

**What to do if you want to complain**

Our goal is to give excellent service to all Our customers but We recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all Our customers' problems promptly

If You are unhappy with any aspect of the handling of Your insurance We would encourage you, in the first instance, to seek resolution by contacting Your Insurance advisor

If you are unhappy with the outcome of Your complaint you may refer the matter to the Financial Ombudsman Service (FOS) at:

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

Telephone: 0800 023 4567 or 0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst We are bound by the decision of the Financial Ombudsman Service You are not. Following the complaints procedure does not affect Your right to take legal action.

**Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim. Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

**Aviva Insurance Limited**

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority