

# Insurance protection for Countryside Alliance Ireland members

Information provided by Howden UK Group Limited

Whilst almost all Countryside Alliance Ireland (CAI) members will join the organisation because of a love of the countryside and an appreciation for the work that the CAI does to defend and promote country sports and rural life, some may also sign up to take advantage of the range of benefits that are offered as part of the membership.

One such benefit is the automatic inclusion to CAI's insurance programme organised by Howden UK Group Limited. The package provides Personal Accident cover and Employers', Public and Products Liability cover for eligible members to participate in a wide range of specific country pursuits (otherwise referred to as Recognised Activities) including a variety of riding and shooting events.

A full list of Recognised Activities can be found in the "Frequently Asked Questions" (FAQ's) in the Insurance section of the CAI website and this document will also give you a better understanding of how these pursuits are defined in insurance terms.

RKHIS understands the importance of providing the appropriate cover for CAI members and that is why we continuously review the policies being offered and the insurer partners providing them, to ensure that members can enjoy peace of mind whilst enjoying their chosen country pursuits.

A full review of cover and provider was undertaken in 2013 and we were impressed with the level of understanding insurers had about the needs of CAI members. A decision was made to appoint two new insurer partners, Aviva for Personal Accident and Aspen Insurance Ltd for Liabilities. In both cases the breadth of cover has been expanded. For further details of the policies offered please see the summary of cover documents, policy wordings and FAQ's available on the website.

[www.countrysideallianceireland.org/article/membership-insurance](http://www.countrysideallianceireland.org/article/membership-insurance)

## Knowing you're covered

As well as knowing that you have these policies in place as part of your membership, it helps to understand how different policies are designed to give specific cover in certain circumstances, and which policy you will need to claim against should you ever need to. Below you will find a brief description of Personal Accident and Public Liability two of the most common sections of cover that claims are made against:

	Personal Accident	Public Liability
<b>Description</b>	<p>Personal Accident insurance provides cover for a wide range of defined permanent bodily injuries which arise as a result of an accident whilst participating in a Recognised Activity.</p> <p>A Personal Accident policy will pay out set benefit amounts depending on the severity of the injuries sustained.</p> <p>This type of policy is known as a benefit policy which means that as long as an accident is within the scope of the policy the benefit amount is paid irrespective of blame.</p>	<p>Public Liability insurance provides cover for the legal liability of a member to third parties for death, bodily injury or damage to property arising in connection with a Recognised Activity.</p> <p>Because this is a legal liability policy, any third party who suffers damage to property or injury must prove negligence on the part of the CAI member.</p>
<b>Limit</b>	<p>The Maximum benefit payable is £35,000 for Permanent Total Disablement, with a sliding scale of benefits linked to the severity of the injury.</p> <p>A benefit of £15,000 is payable for accidental death</p>	<p>£10,000,000 any one occurrence</p>



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## What happens if I have other insurance in force covering the same event?

If you are making a claim against your Personal Accident policy this is irrelevant as you can claim under more than one personal accident policy for the same event.

The insurance offered to members for Public Liability, however, 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 and we will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies.

## Making a Claim

Of course the true worth of any insurance policy is only found out in the unfortunate event that a claim is made. Over the last five years our insurers have paid out and dealt with public liability claims amounting to over £900,000 and personal accident claims of over £570,000.

It is important for members to remember to report all possible claims promptly and with as much information as possible to enable insurers to properly assess the claim circumstances.

As soon as an incident occurs you need to contact RKHIS – our details are provided below. We will guide you through the process of making a claim and will be on hand to give you advice throughout.

On all claims you will be asked which Recognised Activity you were carrying out at the time of the incident and you will be asked for your membership number.

If you are making a personal accident claim, insurers will want to contact your medical practitioner to find out the nature, extent and permanency of your injuries. The claim form is designed to obtain all details at the outset of the claim and will ask that you give your permission for this to happen.

If you are aware that a liability claim may be made against you, please provide a full report as soon as possible after the incident occurs, together with details of any witnesses and photographic evidence if available. It is always better for insurers to make investigations into an incident when the matter is still fresh in everyone's mind as this improves their chances of a successful defence.

## Claims Examples:

### Personal Accident

A member fell from his horse whilst on a hunt and broke his back, causing permanent paralysis – paid £35,000

A beater was shot in the face causing permanent facial scar – paid £5,000

A member tripped over their dog whilst shooting and landed heavily on their eye causing loss of sight – paid £30,000

### Liability

A member whose horse hit a third party vehicle – award against the member £22,380

A member who shot a third party whilst on a shoot - award against member £15,000

Damage caused to a third party vehicle by a members pony and trap after the pony got spooked – award against member €58,046

A beater sustained a head injury caused by a member at a shoot – award against member €54,637

**For more information on the insurance benefit for members, in the first instance, please refer to the insurance section in the CAI website:**

[www.countrysideallianceireland.org/article/membership-insurance](http://www.countrysideallianceireland.org/article/membership-insurance)

If you have any questions or if you need to make a claim please contact RKHIS on the details below:



**Anna Burt**  
Head of Claims

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**F:** 01234 408676



**Sarah Morris**  
Divisional Director - Servicing

**T:** 01234 311255

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Please note that Countryside Alliance Ireland is unable to provide personal advice to prospective or actual members concerning the suitability or adequacy of the insurance member benefits. Consequently you will need to satisfy yourself that the benefits are appropriate for your particular circumstances or seek professional advice.



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