

Injury Insurance

Insurance Product Information Document



AmTrust Europe
An AmTrust Financial Company

This insurance is underwritten by AmTrust Europe Limited. AmTrust Europe Limited is registered in the UK, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 1229676.

Company: AmTrust Europe Limited

**Product: Point to Point Group
Personal Accident Policy**

This document contains some important facts about the Point to Point Group Personal Accident Insurance. It is only a summary to help you understand the cover provided. It is not personalised to the specific needs of insured persons. The full terms and conditions of the policy are contained in the group policy wording. Please take time to read the policy document to make sure you understand the cover it provides. A copy is available for inspection from the Point to Point Authority Limited.

What is this type of insurance?

This is a Group Personal Accident Insurance policy held by the Point to Point Authority Limited (the Insured) is for the benefit of participants taking part in 2018/19 Point to Point Steeplechases. The policy provides cover for death or a specified permanent disability, temporary total disability, facial scarring, dental expenses, hospitalisation and damage to personal property arising from accidental bodily injury whilst attending an event for Point to Point racing. Cover applies from the time of arrival at the course for the purpose of Point-to-Pointing to the time of departure.



What is insured?

A lump sum benefit for each insured person:

- ✓ Accidental Death £35,000
- ✓ Permanent and total loss of sight
 - of one eye £25,000
 - of both eyes £50,000
- ✓ Permanent and total loss of or loss of use
 - of one limb £25,000
 - more than one limb £50,000
- ✓ Permanent and total loss of hearing
 - in one ear £12,500
 - in both ears £50,000
- ✓ Permanent and total loss of speech £50,000
- ✓ Permanent total disablement resulting in the inability to undertake an occupation for which you are fitted by education, training or experience £50,000
- ✓ Additional payment if the permanent injury results in Paraplegia, Triplegia, Quadraplegia or Hemiplegia £25,000
- ✓ Permanent facial scarring
 - Payable if over 2.5 cms Up to £5,000

A weekly payment amount for each insured person:

- ✓ Temporary total disability preventing you from working in your usual occupation Up to £210

A daily payment amount for each insured person:

- ✓ If bodily injury results in hospitalisation £50

Expenses incurred by an insured person:

- ✓ Repair or replacement of personal property damaged due to the accident Up to £1,000
- ✓ For the repair of damage to teeth, gums, or for the replacement or repair to dental implants caused by a force outside the mouth Up to £3,000

Full details of all the benefits and limits are shown in the policy document.



What is not insured?

- ✗ Illness or natural causes
- ✗ Due to the consumption or use of alcohol, drugs or solvents
- ✗ Your intentional self-injury, suicide or attempted suicide, or due to you suffering a mental disorder or insanity
- ✗ For more than one lump sum benefit arising from any one accident
- ✗ Temporary total disability for the first 28 days of disablement or after 104 weeks of payment.
- ✗ Temporary total disability cover if you are over 70 year of age
- ✗ Dental Injury costs as a result of not wearing a gum shield or similar device for the protection against dental injury.
- ✗ Dental injury costs for the replacement or repair of bridgework, artificial teeth, crown or dentures that is not of a similar type or quality to that lost or damaged by the bodily injury.
- ✗ Facial scarring of less than 2.5 centimetres in length or area.
- ✗ The hospitalisation payment for the first 7 days of hospitalisation and after 40 days of payment.
- ✗ The costs of damage to personal property unless there is also a valid claim for temporary total disability
- ✗ Arising from war, an act of terrorism or from radiation



Are there any restrictions on cover?

- ! For cover to apply you must
 - a) hold a valid Full Riders' Qualification Certificate issued by the British Horse Racing Authority and have been accepted by Point to Point Authority Limited to take part in Point to Point Steeplechases, or
 - b) hold a valid Hunt Members Riders' Qualification Certificate and have been granted with a valid Riders' Qualification Certificate issued by the British Horse Racing Authority and have been accepted by Point to Point Authority Limited to take part in the Hunt Members Point to Point Steeplechase Race event only for the 2018/19 season.
- ! The amount payable for accidental death if you are unmarried, under 18 years of age or have no dependents is limited to £10,000.
- ! We will not pay the permanent total disablement benefit unless the disablement has lasted more than twelve (12) months and is medically determined to our satisfaction that in all likelihood there will be no improvement for the remainder of your life.
- ! Payment for a permanent physical disability not specified in the policy will be determined through a medical assessment of you to establish the degree of disability as a proportion of the sum insured for permanent total disablement without taking into consideration your occupation.
- ! If you suffer a temporary total disability and are not in paid employment, cover only applies if the injury prevents you from undertaking your usual duties (including scholastic duties if appropriate) and the payment we make is limited to the reimbursement of your reasonable additional out of pocket expenses for food, drink, telephone calls and transportation costs.
- ! If we pay temporary total disablement or facial scarring such payment will be deducted from any lump sum.



Where am I covered (Geographical Limits)?

- ✓ You are covered whilst participating in an official Point to Point Authority Limited arranged steeplechases that are held in Great Britain, Northern Ireland or the Republic of Ireland.



What are my obligations?

In event of an accident which may result in a claim under this insurance you as an insured person must:

- contact us on as soon as feasible with as much information as about your injury possible
- AmTrust Assistance**
Telephone: +44 (0)344 573 8111
Email: claims@amtrustassistance.co.uk
- Please also tell us **that you are covered under Point to Point Authority Limited and the Policy Number CMPAUK-10001-2017**
 - place yourself under the care of a duly qualified medical adviser as soon as reasonably possible
 - co-operate with us and provide medical or other suitable evidence to support the claim
 - If required give us the necessary authorisations to obtain medical information about you and other correspondence relating to the subject of the claim
 - Allow us or our representatives to examine you for the purposes of assessing the benefit amount due

Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay.



When and how do I pay?

The Point to Point Authority Limited who provide this insurance include the cost within the membership race fees. They will advise details of when payment is due and the payment options available to you.



When does the cover start and end?

The policy held by the Point to Point Authority Limited begins on the start date and finishes on the end date specified on the policy schedule.

Cover for participants start from the time of weigh-out until weigh-in during each race that occurs between the start and end dates, unless the policy is cancelled, or you no longer wish to be included in the cover.



How do I cancel the contract?

You have no right to cancel the policy. If you do not wish to be included in this insurance you should contact the Point to Point Authority Limited.

The policy may be cancelled by us or the Point to Point Authority Limited by giving 30 days written notice.