



KBIS Riding and Driving Clubs Property and Personal Accident Insurance



Insurance Product Information Document

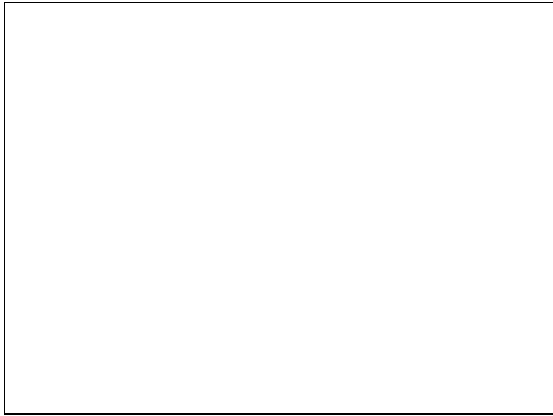
The insurance is provided by Convex Insurance UK Limited who are registered in the UK. Convex Insurance UK Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 840616).

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request.

What is this type of insurance?

Property and Personal Accident Insurance for Riding and Driving Clubs

 What is insured?	 What is not insured?
<p>What is covered on your individual policy is detailed in your certificate of insurance. The options below are only included if detailed in your certificate of insurance and the levels of cover or limits will vary depending on the options chosen.</p> <ul style="list-style-type: none"> ✓ Physical loss or damage to property owned by the club up to the sum insured as specified on the certificate of insurance ✓ Physical loss or damage to property hired by the club (for a maximum period of 30 days) up to the sum insured as specified on the certificate of insurance ✓ Accidental, external, visible damage to vehicles belonging to committee members, accredited officials or instructors whilst at the site of an official activity of the insured club only ✓ Bodily injury sustained by members of the insured club whilst attending an official activity of the insured club only including direct travel to or from the site of the said activity. ✓ Benefits as per schedule of compensation in policy wording (this should be read in conjunction with the certificate of insurance) ✓ Bodily injury sustained by instructors, officials and voluntary helpers in respect of injuries sustained whilst assisting at an official activity of the insured club only including direct travel to or from the site of the said activity. Benefits as per schedule of compensation in policy wording (this should be read in conjunction with the certificate of insurance) 	<p>In relation to Section 1 (Physical Loss or Damage)</p> <ul style="list-style-type: none"> ✗ Infidelity of cup / trophy holders / winners or persons / organisations hiring or borrowing insured property from You ✗ The actual process of dyeing, cleaning, repair or renovation. ✗ Loss from unattended vehicles unless from a locked boot or, if an estate car, out of sight in a locked vehicle ✗ Damage to tyres. ✗ Wear and tear or scratching, denting or bruising ✗ Loss/damage to buildings, horses, livestock, saddlery and tack, articles of a brittle nature, money/cash/credit cards etc or motor vehicles (unless specifically noted on the certificate of insurance and the loss/damage falls within the requirements for a motor vehicle claim as per Section 1 of the policy wording). ✗ Loss/damage to jumps whilst in use. ✗ Loss/damage which could be picked up by another policy. ✗ Consequential Loss, delay or loss of market. <p>In relation to Section 2 (Members Personal Accident)</p> <ul style="list-style-type: none"> ✗ The Insured Person driving/riding on motor cycles or scooters other than mopeds. ✗ The Insured Person engaging in or taking part in hunting on horseback, polo, racing under any rules, point to point racing or British Eventing ✗ Attempted suicide or intentional self-injury. ✗ The Insured being under the influence of alcohol or drugs. ✗ Injury arising out of criminal acts. ✗ Neurosis, psychoneurosis, psychopathy, psychosis, anxiety, stress or mental or emotional disease or disorder of any kind. ✗ Claims arising out of the Insured Person deliberately exposing themselves to exceptional danger except in an attempt to save human life ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named. <p>In relation to Section 3 (Instructors, Officials and Voluntary Helpers Personal Accident)</p> <ul style="list-style-type: none"> ✗ The Insured Person driving/riding on motor cycles or scooters other than mopeds. ✗ The Insured Person engaging in or taking part in hunting on horseback or driving or riding in any kind of race. ✗ Suicide, attempted suicide or intentional self-injury. ✗ The Insured being under the influence of alcohol or drugs. ✗ Injury arising out of criminal acts. ✗ Neurosis, psychoneurosis, psychopathy, psychosis, anxiety, stress or mental or emotional disease or disorder of any kind. ✗ Claims arising out of the Insured Person deliberately exposing themselves to exceptional danger except in an attempt to save human life



- ✗ Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) howsoever this syndrome has been acquired or may be named.

General Exclusions – applying to all Sections

- ✗ Any cyber act or cyber incident (including actions taken to control, prevent, suppress or remediate any such act or incident) and loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any data, including any amount relating to the value of such data.
- ✗ Coronavirus disease (COVID-19), Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV-2), any mutation or variation of SARS-CoV-2 or from any fear or threat of any of these.

There are additional policy exclusions. Please refer to the terms and conditions for details.



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Certain limitations may apply to your policy. For example:
 - you may be required to pay the first part of any claim amount as an excess. This will be shown on your certificate of insurance.
 - there may be monetary limits for certain items or types of cover. These will be shown on your certificate of insurance.



Where am I covered?

- ✓ Great Britain, Ireland, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ The rest of the world on a temporary basis up to thirty days



What are my obligations?

- When arranging your policy or when making changes to your policy you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell us as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must report any incident whatsoever, whether or not you believe such incident may later lead to a claim, to us as soon as possible by telephone, e-mail or post. You may obtain a claim form by calling 0345 2302323 or emailing ask@kbis.co.uk.
- You must provide any documentation we ask for within a reasonable timescale
- The Insured must not admit liability or offer or agree to settle any claim without the Insurer's written permission.



When and how do I pay?

- You can pay your premium annually (every 365 days) or calendar monthly (every calendar month). Payment can be made by Cheque, credit or debit card or direct debit.



When does the cover start and end?

- This insurance cover is for a 12 month period and the start date and end date of the cover are specified in your policy certificate.



How do I cancel the contract?

- You can cancel this insurance at any time by contacting us. If you cancel within the first 14 days and no claim has been made you will receive a full refund of any premium paid. After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid subject to a deduction for any time for which you have been insured.