

Summary of Cover

Personal Accident Benefits

Insured:	Any Member of the Countryside Alliance and Countryside Alliance Ireland whilst participating in a Recognised Activity
Period of Cover:	01 January 2018 to 31 December 2018
Insured Activities:	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
Insurer:	Aviva Insurance
Policy Number:	25040216 ECA

Insured Person	Operative Time
Any Member of the Countryside Alliance and Countryside Alliance Ireland whilst participating in a Recognised Activity	<p>Cover starts from the time an Insured Person leaves their permanent residence in the United Kingdom 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.</p> <p>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 cover will commence from the time the Insured Person reaches the Recognised Activity and will cease on leaving the Recognised Activity.</p>

Benefit	Sum Insured
Death	£15,000
Reduced for children:	£ 7,500
Permanent Total Disablement	£35,000
Total loss of hearing	£30,000
Total loss of sight	£30,000
Total Loss of Speech	£30,000
Loss of one or more Limbs	£30,000
Loss of Hearing in one ear	£ 7,500

The above is intended as a summary only and does not represent full terms and conditions. A full policy document is available from Howden. This insurance is provided on the basis that at the time of your membership renewal you have declared any material facts which may affect provision of the cover.

Benefit	Sum Insured
Loss of: A Thumb	£ 9,000
A Forefinger	£ 6,000
Any finger other than a forefinger	£ 3,000
A big toe	£ 4,500
Any toe other than a big toe	£ 1,500
A shoulder, elbow or wrist	£ 7,500
A wrist, hip, knee or ankle	£ 6,000
Removal of lower jaw by surgery	£ 9,000

Any permanent disability not detailed 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.

Personal Accident Special Extensions

The following extensions shall be payable under the Personal Accident Section of the policy subject to the maximum incident limit (and inner limits where applicable) as detailed in the schedule.

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% if the Death, Permanent Total Disablement or Capital Benefit Sum Insured, up to a maximum of £4,500

Principal Exclusions:

Liability arising out of:

- Competitive riding events other than team chasing, hunter trials, showing, dressage
- Pony club and gymkhana activities undertaken by any member aged 19 or over.
- Flying other than as a passenger
- Professional Duties whilst in the armed forces
- Self-inflicted injury or suicide
- Insanity
- Sickness or any degenerative process
- Whilst the Insured Person is taking part in any sport as a professional
- If the Insured Person's Countryside Alliance membership has expired

The maximum age of an Insured Person for cover to apply under this policy will be 79 years of age at the renewal date of their Membership

Policy Excess: Nil

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