

**Schedule**
**Policy No. RTT306222**
**Branch** Professional & Financial Risks 57-65 Station Road Redhill Surrey RH1 1DL

**Agency** South Essex Insurance Brokers Limited - FX9302

**Insured Club** Harry Hall International Limited

**Address for Correspondence** Park View Mills Wibsey Park Ave Bradford BD6 3SR

**Insured Sport(s)** Whilst the Insured Person is engaged in any Horse Related Activity

**Insured Person** Any Gold Member of the Harry Hall One Club

**Period of Insurance**

 From 25<sup>th</sup> May 2019

 To 24<sup>th</sup> May 2020

**Member Period of Insurance:**

Twelve consecutive months only from the date which the membership is taken out

**Benefits**

1	Death (other than an Insured Person under 16 years of age)	£10,000
	Death of a Insured Person under 16 years of age	£ 5,000
	Disablement	
2	Loss of one or more Limbs or Eyes	£10,000
3	Permanent Total Disablement	£10,000
4	Temporary Total Disablement	£NIL
	Payment Period & Deferment Period	Not Applicable

**Claims Team Contacts**

 Please refer to page 6 of the Policy. Your Claims Team are at the **Glasgow** address

**Endorsement attaching to and forming part of Policy No. RTT306222****Endorsement A – Operative time**

The Operative Time is amended to read

While an Insured person is within Britain and is taking part in a Horse Related Activity

**Endorsement B – Insured Sport Definition****Horse Related Activity**

The care and handling and recreational riding of horses including mounting driving and dismounting of horse drawn vehicles

**Endorsement C Permanent Total Disablement**

In respect of the Benefits Definition in the Policy Permanent Total Disablement is amended to read

3) Permanent Total Disablement

In respect of any Insured Person who is a Child

Permanent Total Disablement shall mean disablement entirely preventing the Insured Person from attending full time education for a period of two years and at the end of the period is beyond hope of improvement and without prospect of the Insured Person being able to undertake any gainful employment or of being able to support themselves financially

In respect of any Insured Person other than a Child

Permanent Total Disablement shall mean disablement which entirely prevents the Insured Person from attending to any gainful employment for which the Insured Person is fitted by way of training education or experience and which lasts a period of two years and at the end of the period is beyond hope of improvement

**Subject otherwise to the Terms Definitions Conditions and Exclusions of the Policy**