

Policy Number	ASPA 70295 2022
Insured Name	British Harness Racing Club Ltd
Insured Address	C/O PJE Accountants 23 College Street, Lampeter, SA48 7DY
Subsidiary Companies	None
Business Description	Harness Racing Club
Insured Person(s)	Category A) All Adult Members of the Insured Category B) All Junior Members of the Insured
Number of Members	Category A) 230 Category B) 20
Age Limit	Category A) Under 66 years at the Policy Effective Date Category B) Under 18 years at the Policy Effective Date
Operative Time	This Insurance shall cover the Insured Person(s) whilst (i) Playing or officiating for the Insured at home or away fixtures/events (ii) Taking part in training organised by the Insured (iii) Taking part in any social activity organised by the Insured (iv) Proceeding directly to and returning from away fixtures/events as part of an organised party under the auspices of the Insured using private cars, motor coaches or public transport but excluding aircraft or motor cycles
Endorsement(s) Applicable	Two
Geographical Limit	United Kingdom Of Great Britain & Northern Ireland &/Or Republic Of Ireland
Reason for Issue	Renewal
Security	Underwritten by Canopius Managing Agents Limited for Lloyd's Syndicate 4444

Period of Insurance

Policy Effective Date	1 st December 2022
Policy Expiry Date	30 th November 2023
Date of Issue	29 th November 2022

Premium

Premium	£2,790.56
Insurance Premium Tax	£334.87
Total Premium	£3,125.43

Broker Details

Broker Agency Number	418
Account Handler	Rollinson Smith & Co Ltd
Broker Address	PR House, Hotonwood 30, Telford, Shropshire, TF1 7ET

Personal Accident Cover Category A

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	£25,000
2	Permanent Total Loss of Sight of One Eye	£12,500
3	Permanent Total Loss of Sight of Both Eyes	£25,000
4	Loss of One or More Limb(s)	£25,000
5	Permanent Total Loss of Speech	£25,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£6,250
	(b) In Both Ears	£25,000
7	Permanent Total Disablement	£25,000
8	Temporary Total Disablement	£210.00 per week
	Excess Period	14 Days
	Benefit Period	104 Weeks

Personal Accident Cover Category B

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	£5,000
2	Permanent Total Loss of Sight of One Eye	£2,500
3	Permanent Total Loss of Sight of Both Eyes	£5,000
4	Loss of One or More Limb(s)	£5,000
5	Permanent Total Loss of Speech	£5,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£1,250
	(b) In Both Ears	£5,000
7	Permanent Total Disablement	£5,000
8	Temporary Total Disablement	Not Covered
	Excess Period	Not Applicable
	Benefit Period	Not Applicable

Maximum Sums Insured

Maximum Sum Insured Any One Occurrence	£1,000,000
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Category A

Maximum Sum Insured in respect of Item 1	The sum insured
Maximum Sum Insured in respect of Item 2	The sum insured
Maximum Sum Insured in respect of Items 3 to 5, 6b and 7	The sum insured
Maximum Sum Insured in respect of Item 6a	The sum insured
Maximum Sum Insured in respect of Item 8	The sum insured or 65% Gross Weekly Wage (whichever is the lesser)

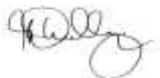
Category B

Maximum Sum Insured in respect of Item 1	The sum insured
Maximum Sum Insured in respect of Item 2	The sum insured
Maximum Sum Insured in respect of Items 3 to 5, 6b and 7	The sum insured
Maximum Sum Insured in respect of Item 6a	The sum insured
Maximum Sum Insured in respect of Item 8	Not Covered

Additional Benefits


Item	Schedule of Benefits	Sums Insured
1	Medical Expenses	Up to 20% of any claim amount paid under Section A Items 1-8 up to a maximum payment of £10,000

This Policy is signed on behalf of Underwriters



Frank O'Malley
Chief Executive
Accident and Health from Arc Legal Group
Registered Office: The Gatehouse Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE
Registered in England No: 04672894
Authorised and regulated by the Financial Conduct Authority

This endorsement attaches to and forms part of Policy Number: ASPA 70295 2022

Endorsement Number	1
Insured Name	British Harness Racing Club Ltd
Endorsement	<p>It is hereby understood and agreed that: -</p> <p>This insurance is extended to cover the following age bandings:</p> <p>65-69 Years of age: 15 Drivers Declared at Inception</p> <p>Benefits:</p> <ul style="list-style-type: none">• Item(s) 1,3,4,5,6B & 7 - £5,000• Item(s) 2 - £2,500• Item(s) 6A - £1,250• Item(s) 8 - Not Covered <p>70-79 Years of age: 11 Drivers Declared at inception</p> <p>Benefits:</p> <ul style="list-style-type: none">• Item(s) 1,3,4,5,6B & 7 - £2,500• Item(s) 2 - Not Covered• Item(s) 6A - Not Covered• Item(s) 8 - Not Covered <p>80-89 Years of age: 2 Drivers Declared at Inception</p> <p>Benefits:</p> <ul style="list-style-type: none">• Item(s) 1,3,4,5,6B & 7 - £1,000• Item(s) 2 - Not Covered• Item(s) 6A - Not Covered• Item(s) 8 - Not Covered
<p>Subject otherwise to the Terms and Conditions of the Policy</p>  <p>Frank O'Malley Chief Executive Accident and Health from Arc Legal Group Registered Office: The Gatehouse Lodge Park, Lodge Lane, Colchester, Essex, CO4 5NE Registered in England No: 04672894 Authorised and regulated by the Financial Conduct Authority Date of Issue: 29th November 2022</p>	

This endorsement attaches to and forms part of Policy Number: ASPA 70295 2022

Endorsement Number	2
Insured Name	British Harness Racing Club Ltd
Endorsement	It is hereby understood and agreed that: - With effect from inception General Policy Exclusion 4 is deleted and of no effect.

Subject otherwise to the Terms and Conditions of the Policy



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