

Insurance Information

This is a guide to the covers provided under the Association of Irish Riding Clubs Ltd. Liability and Personal Accident policies.

Public Liability:

Subject to policy terms and conditions. This cover indemnifies the Association and its members against claims for compensation costs and expenses arising from accidental death, injury or illness to any person or accidental damage to property arising out of A.I.R.C. organised events and activities.

Cover Includes:

- Landowner Indemnity.
- Indemnity to members and officials whilst acting for the club.
- Indemnity to sponsors/grantors.
- All members as individuals whilst participating in and attending official A.I.R.C. events, in respect of their equestrian activities including member to member liability.
- Officials, teams and individual A.I.R.C. members whilst acting/competing on behalf of the Association in European countries.
- Liability for loss or damage to leased or rented premises.
- Casual labourers.
- Official A.I.R.C. social and fundraising events.
- Indemnity to property owners for hired, leased or loaned premises.
- Member to member liability.

Main Exclusions:

- Loss or damage to property in the Care Custody or Control of insured members.
- Mechanically propelled vehicles (unless compulsory insurance is not required under the road traffic act).

Conditions:

- Protective headgear must be worn when riding, including mounting and dismounting

Claim:

- Any accident or incident that occurs must be notified to National Office of the Association immediately without making any reply or admission via their Incident Reporting Channels, in turn the Association must notify us, Sweeney Walsh & Associates.

*Provided by Sweeney Walsh & Associates & Equestrian Insurances Ireland -
E-mail - brendan@swaa.ie*

Personal Accident:

The A.I.R.C. Personal Accident policy provides limited covers to A.I.R.C. members whilst participating in equestrian related activities organised by A.I.R.C. including commuting to and from A.I.R.C. organised events.

This policy is not designed to take the place of, life or health insurance, and is not intended to meet the long-term financial needs of a member or their family in the event of death or permanent disablement.

It is intended to be a benefit accruing to members as a result of membership itself.

Cover is for a member suffering injury or death whilst participating in an A.I.R.C. equestrian event.

Cover Benefits:

Benefit Description	Limits	Significant Exclusions or Limitations
<p>Category A; All member of the Association of Irish Riding Clubs</p> <p>A. Death B. Permanent Total Disability</p> <p>Effective Time: Whilst participating in equestrian related activities organised by the Association of Irish Riding Clubs Organised events</p>	<p>€ 40,000 € 40,000</p>	<p>General Exclusion:</p> <ul style="list-style-type: none"> • Max death benefit for children € 15,000 • Terrorism involving use or release of nuclear weapon or devise or chemical biological agent • War • Suicide, attempted suicide or self-inflicted injury • Full time member of the armed forces or reserve forces • Illness or disease • Air sports or air travel other than as a fair paying passenger • Illegal acts of the Insured Person
<p>For a permanent disability not listed in the schedule of benefits, the benefit payable will be based on our medical assessment of the degree of disability in relation to the scale and not in relation to the insured person’s ability to work</p>		

Claims:

- Any incident that may give rise to a claim must be notified to National Office of the Association immediately, who in turn contact Sweeney Walsh & Associates.

*Provided by Sweeney Walsh & Associates & Equestrian Insurances Ireland -
E-mail - brendan@swaa.ie*



TO WHOM IT MAY CONCERN

20th January 2014

I confirm that we are the placing brokers for the below named Insured.

I further confirm there is a policy in force as follows:

Name of Insured: Association of Irish Riding Clubs

Address: Beech House, Millennium Park, Oberstown, Nass, Co Kildare,
Republic of Ireland

Insurance Company: 100% Amlin UK Ltd

Policy Number: IC105725P

Period of Cover: From 31st December 2013
To 30th December 2014
Both days inclusive
Local Standard Time at the address of the Insured

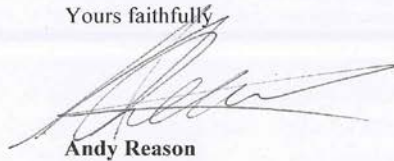
Cover: Employers Liability
EUR 13,000,000 any one occurrence or series of occurrences arising
from or consequent upon one originating source or cause.

Public Liability
EUR 10,000,000 any one occurrence or series of occurrences arising
from or consequent upon on origination source of cause.

Products Liability
EUR 10,000,000 in all in the period of insurance

Specific Indemnity: Landowners, Sponsors and Grantors, and Property Owners of Leased,
loaned or hired premises, as may be required, in respect of liability
arising out of the activities of the Association of Irish Riding Clubs
only as Insured under this policy

Yours faithfully



**Andy Reason
Director**

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Citynet Insurance Brokers Ltd are a registered Lloyd's Broker - Company Registration No: 2935071
Authorised and regulated by the Financial Conduct Authority - No: 306797