

## Claims Procedure

If you are a Mounted Games Association of GB Limited member involved in an accident:

✓ **Do**

phone SEIB Insurance Brokers on 01708 850000.

✗ **Do not**

under any circumstances admit responsibility, either verbally or in writing.

✗ **Do not**

offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury - if you do, you may invalidate your insurance cover.

# Mounted Games Association of GB Limited.



## Members Public Liability Summary



South Essex Insurance Brokers Ltd. are authorised and regulated by the Financial Conduct Authority.

South Essex Insurance Brokers Ltd, South Essex House, North Road, South Ockendon, Essex, RM15 5BE TEL : 01708 850000

**0345 873 4894**  
**www.seib.co.uk**

**IMPORTANT DOCUMENT**

Please keep in a safe place



# Mounted Games Association of GB Limited Members Summary

## Mounted Games Association of GB Limited is underwritten by Royal & Sun Alliance (and other insurers as detailed below)

The **Mounted Games Association of GB Limited** is an annual insurance contract taken out by the Mounted Games Association of GB Limited. This document provides a summary of the main benefits for Members under the Mounted Games Association of GB Limited policy it does not contain the full policy definitions, terms, exclusions and conditions. The Master Policy wording can be obtained from Mounted Games Association of GB Limited.

An outline of the significant features and benefits included in your policy are set out below followed by significant or unusual exclusions and limitations.

### Excess

The excess under the policy for third party property damage is £500 for each and every claim.

## Significant Features and Benefits Personal liability

Personal liability provides an indemnity for liability at law to compensate third parties (not employees) for accidental bodily injury or accidental property damage caused by a current member of the association subject to you being legally liable and in connection with the members equine related activities.

Standard extensions include:

- Extended indemnity - cover for other riders when using the insured member's horse with their express prior permission.
- Grooms indemnity – cover for any groom engaged in working for an insured member in their work involving the insured's horse.

## Significant / Unusual Exclusions or Limitations

The policy document contains a number of exclusions and other limitations. The more significant exclusions applying that will bar any payment are listed below.

- excludes liability arising from or relating to:
  - injury to the insured member's family
  - claims arising from, brought in and awards made in North America
  - any undertaking of activities as a professional or as a part of a business or occupation
- where indemnity is available under any other insurance for personal liability, then the insurance afforded by this policy will be in excess of and will not contribute with such other insurance.

Insured section	Jurisdiction	Excess	Limit of Indemnity
Personal liability - Third Party Claim	UK	£500 for Third Party Property Damage	GBP 10,000,000 any one occurrence

## Important Information

### Your Right to Cancel

There is no right of cancellation on your part, insurers may issue 7 days written notice of cancellation at any time by writing to the Association of which you are a member, the association will contact you to advise you that this insurance is no longer available to you.

### Claim Notification

Should you wish to make a claim you should contact **SEIB** as soon as possible on 01708 850000.

### Complaint Procedure

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong.

In some cases the broker who arranged the insurance will be able to resolve any concerns and You should contact them directly.

Alternatively if You need to complain please contact the Pen Underwriting Limited Complaints Officer quoting Your policy or claim number.

Pen Underwriting Limited Complaints Officer Telephone: 0141 285 3539  
Address: 3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH  
Email: pencomplaints@penunderwriting.com

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt

Pen Underwriting will write to You and let You know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service.

If after making a complaint to Pen Underwriting (Delegated) You are dissatisfied with Our "Final response" (or if Your complaint remains unresolved after 8 weeks of initially telling Us) You may be able to refer Your complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service Exchange Tower  
London E14 9SR  
Tel: 0800 023 4567 (for landline users)  
0300 123 9123 (for mobile users)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS may review Your complaint subject to certain eligibility criteria

Further details of the FOS can be obtained from  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Whilst We are bound by the decision of the FOS You are not.

Following the Complaints procedure does not affect Your right to take legal action.

**Your** Insurer is obliged to provide **You** with a written offer of resolution within 8 weeks of the date **Your** complaint was received.

If **You** are unhappy with the final decision made by Your Insurer, **You** may be eligible to refer **Your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints.

The FOS can be contacted at the following address:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Telephone: **0800 0234567 (for landline users)**  
Telephone: **0300 1239123 (for mobile users)**  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**You** have six months from the date of the final response from **Your** Insurer to refer **Your** complaint(s) to the FOS. This does not affect **Your** right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

## The law and language applicable to the policy

The law of England and Wales will apply to this contract. The language used in this policy and any communications relating to it will be English.

## Insurers

**Royal & Sun Alliance Insurance PLC**, St Marks Court, Chart Way, Horsham, West Sussex, RH12 1XL. Registered in England No 93792

**AIG Europe Limited**. AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

**Covéa Insurance plc**. Covea Insurance plc, Registered in England and Wales No.613259. Registered office, Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.