

racing industry accident benefit scheme (riabs) April 2010 to March 2011

Group Scheme for Temporary Total Disablement and Group Capital Benefits Insurance Scheme, For Paid Stable Workers

Introduction

The Racing Industry Accident Benefit Scheme (RIABS) is funded by licensed and permitted trainers and by contributions from stable staff. The Scheme provides benefits to eligible persons following accidental injury, disablement or death arising out of their duties for a licensed trainer, including whilst travelling from home to normal place of work. The Scheme does not cover race riding accidents or accidents either on a racecourse or whilst travelling to or from a racecourse if the eligible person was engaged to ride.

Cover for race riding accidents is available separately from the Professional Riders Insurance Scheme (PRIS), Oaksey House, Oxford Street, Lambourn, Hungerford, Berkshire, RG17 8XS, Tel 0148872600.

This Scheme has two parts:-

Section A - Temporary Total Disablement (weekly benefits)

The purpose of this section is to maintain the claimant's pre-accident net wage (subject to the maximum permitted benefit of £300 per week).

This section of the scheme is entirely discretionary. The Trustees of the Scheme retain the right to: change, withdraw, revoke or otherwise discontinue benefit at their sole discretion. This section of the scheme is not a policy of insurance; no person has any legal right to receive or require the payment of benefits under the scheme and all benefits and payment of benefits are made by the Trustees at their discretion.

This section of the scheme is administered on behalf of the National Trainers Federation (NTF) by:

SLS, A Crawford Company
7 King Square
Bristol BS2 8JD

Tel:- 0117 970 5926 Fax:- 0117 970 5925 E-mail:- michelle.dean@slscrawco.co.uk

Section B – Capital Benefits

The purpose of this section is to provide a lump sum, as per the Scale of Benefits on page 4, to any eligible person, or their legal representatives, following death or permanent disability as a result of an occupational accident. This section also provides medical and repatriation expenses for an eligible person injured or taken ill whilst temporarily working overseas for their UK trainer. The trustees of the scheme have purchased an insurance policy (the Master Policy) to provide these benefits, the details of which are summarised herein.

This element of the Scheme is administered on behalf of the RIABS Trustees by Bluefin Insurance Services Limited, a leading UK insurance broker.

Eligible Person

To be eligible to receive the benefits of the scheme you must:

- a) Be in the paid employment of a trainer who holds a licence or permit to train horses issued by the British Horseracing Authority;
- b) Be registered in the current stable employees register maintained by the British Horseracing Authority;
- c) Be between the ages of 15 (having lawfully left school and employed) and 65;
- d) Not be the holder of a jockey's licence to ride under rule 60 (i) and (ii) of the Rules of Racing as for that time promulgated by the British Horseracing Authority, except for Jockeys who have not had more than 74 rides in the previous season
- e) Be in one of the following categories of employment:

Secretary: Mr J R Arnold, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XN
Tel: 01488 71719 Fax: 01488 73005

Trustees: Mr C R Egerton (Chairman) Mr M R Q Henriques Mrs A M Nutting Mr N A D Gaselee Mr J Cornelius (NASS)

Assistant Trainer	Head Lad/ Lass	Travelling Head Lad/ Lass
Stable Lad/ Lass	Apprentice or Conditional Jockeys or Jockeys with under 75 rides in the previous season	Blacksmith
Employed Horsebox Driver	Trainer's Secretary	Hackman/ Woman
Trainee Stable Lad/ Lass	Gallopman/ Woman	Yardman/ Woman
Feedman/ Woman	Pupil Under Training	Work Rider
Hostel Employee	Hostel Cook	Other Duties

Eligible Persons also include:

- Trainees attending a course at either the British Racing School or the Northern Racing College under Instruction A5 of the Rules of Racing. n.b. Weekly benefits under Section A – Temporary Total Disablement are available only to those trainees who had been in the paid employ of a licensed or permitted trainer immediately prior to their attendance at the course.
- Prospective employees when attending interviews and assessments to establish suitability for employment where such interview or assessment does not exceed one hour's duration. The scheme does not include travel to and from such interview nor does it include Capital Benefits for loss of upper limbs other than Loss of One Arm and Loss of One Hand, nor Temporary Total Disablement for persons not included under a) and b) above

The Benefits of Section A - Temporary Total Disablement

This is payable commencing from the fourth day of incapacity for a maximum period of up to 104 weeks from the established date of the accident, if the accident has been declared by the claimant's employer to be:

- an accident which arose out of and whilst carrying out duties for a licensed or permitted trainer;
- an accident which occurred in a bona fide journey between normal place of residence and place of work; and
- The claimant is certified to be unable to return to work due to the accident.

The amount of benefit (subject to the maximum permitted benefit of £300 per week) is the difference between the claimant's pre-accident net wage and any statutory benefits receivable by the claimant as a result of the accident. It is important therefore that the claimant declares all statutory benefits received as a result of an accident.

General Conditions for Section A Temporary Total Disablement

- All rates of benefits are subject to revision from time to time at the discretion of the Trustees and without prior notice being given.
- All claims for benefit must be submitted promptly to the Loss Adjusters on the prescribed form. **Claims for benefits that are notified more than three months from the date of an accident will not be accepted.**
- The Loss Adjusters must be informed of all statutory benefits received by the claimant as a result of the accident.
- Medical Certificates must be submitted when requested by the Loss Adjusters.
- Unless the claimant has given authority for payment to another party when completing the claim form all benefits are payable by cheque issued in the name of the claimant.
- While the claimant is receiving benefit, he or she should receive and comply with medical treatment and not in anyway do anything likely to delay recovery. The claimant may be required by the Trustees, as a condition of benefit, to attend a course of medical rehabilitation if, in the opinion of the Scheme's Medical Consultant, this is necessary or advisable.
- It is not the intention of the Scheme to pay benefit beyond the date at which an eligible person is deemed to qualify for Capital Benefit. The Scheme reserves the right to discharge any claim by payment of the full Capital Benefit and payment of the same will be full and final.
- Should a claimant be issued with a Statement of Fitness to Work by a qualified medical practitioner which indicates that a return to work may be possible subject to changes in working conditions;
 - If the employer can accommodate the changes to working conditions, but this results in a reduction of the net income, benefits may continue to be paid but adjusted to reflect the terms under The Benefits of Section A (above).
 - If the employer is unable to accommodate the changes to working conditions benefits may be paid as if the claimant is temporarily fully prevented from undertaking his/her normal duties.

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The Benefits of Section B - Death and Capital Benefit

In the event of death, partial disability or being permanently and totally disabled (from working in a stable or any other occupation), the benefits as set out on the Scale of Benefits on page 4 will be paid.

Exclusions

The principal exclusions are:

- degenerative conditions or conditions that have not arisen from single accident
- as a direct or indirect result of an insured person:
 - engaging in flying other than as a passenger;
 - driving or riding in any kind of race in a professional capacity;
 - committing or attempting to commit suicide;
 - intentionally self injuring or the insured person being in a state of insanity;
 - being under the influence of alcohol or drugs;
 - committing a criminal act.

as a direct or indirect result of or consequent from:

- venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS related Complex (ARC) or Human Immuno-deficiency Virus (HIV) howsoever these have been acquired or may be named;
- hunting on horseback;
- deliberate exposure to exceptional danger (except in an attempt to save human life);
- war or terrorism or radioactive contamination;
- neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type.

A copy of the Master Policy is available on request and can be viewed or downloaded at www.sbjuk.com. (email address/password to be entered as RIABSUSER1 and BREATH9+)

Medical/Repatriation Expenses outside UK

Members of the Racing Accident Benefits Scheme also have cover for medical and repatriation expenses, up to a limit of £250,000, whilst temporarily working overseas for their UK trainer.

This element of the Scheme is administered by QBE Global Travel Assistance.

Tel. +44(0) 203 0273 999

Web Address: www.qbeurope.com/assistance

Exclusions

The principal exclusions of this element of the Scheme are:

- travelling against the advice of a qualified medical practitioner;
- as a direct or indirect result of pregnancy or childbirth.

General Conditions for Section B - Death and Capital Benefit

The Master Policy contains a number of general conditions and these include although are not limited to:

1. Benefit is payable only following:-
 - a) a declaration by the Insured Person's employer that the accident was work related or during eligible commuting;
in the case of death claim:
 - a copy of letters of administration or of probate, as appropriate;
 - completion of a Coroners Inquest or such other reasonable enquiries as may be required
2. All benefits are payable by cheque issued directly to the paid worker submitting the claim. In the case of Death Benefit the cheque will be issued in the name of the deceased's legal personal representative.

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3. Claimants should receive and comply with medical treatment
4. Claimants must not in anyway do anything likely to delay recovery. The claimant may be required to attend a course of medical rehabilitation if, in the opinion of the Insurer's Medical Consultant, this is necessary or advisable.
5. Claims for benefit will only be considered where a specific application has been made in writing identifying the category under which benefit is sought.
6. Accidents which may give rise to a claim should be notified promptly to Bluefin at the following address: :

Bluefin Insurance Services Limited
 Castlemead
 Lower Castle Street,
 Bristol BS1 3AG

Tel:- 0845 872 5060 Fax:- 0117 908 4041 E-mail:- john.hembury@bluefingroup.co.uk

7. Any claim, the first notification of which is after 29th September 2012, is excluded.

**Scale of Benefits for the Racing Industry Accident Benefit Scheme
 (as applicable to paid stable workers)**

Death		£77,250
Tetraplegia		£154,500
Total loss of sight of both eyes		£51,500
Total Incurable Insanity		£51,500
Loss of both arms or both hands		£51,500
Complete deafness of both ears of traumatic origin		£51,500
Removal of the lower jaw		£51,500
Loss of speech		£51,500
Loss of both legs		£51,500
Loss of both feet		£51,500
Permanent Total Disablement from any occupation		£103,000
Permanent Total Disablement from usual activities in horse racing training		£51,500
<i>CNS Disablement from Riding Out (see overleaf)</i>		£25,750
Permanent Partial Disablement		
Loss of one eye		£20,600
Upper Limbs	Right	Left
Total loss of thumb	£10,300	£7,725
Total Loss of forefinger	£7,725	£5,150
Simultaneous Loss of thumb and finger	£18,025	£12,875
Loss of thumb and a finger other than a forefinger	£12,875	£10,300
Loss of two fingers other than a thumb or forefinger	£6,180	£4,120
Loss of three fingers other than a thumb or forefinger	£10,300	£7,725
Loss of four fingers including thumb	£23,175	£20,600
Loss of four fingers excluding thumb	£20,600	£18,025
Loss of the median finger	£5,150	£4,120
Loss of a finger other than a thumb, forefinger and median	£3,605	£1,545
Loss of one arm	£30,900	£20,600
Loss of one hand	£30,900	£20,600
Lower Limbs		
Loss of one leg		£25,750
Loss of one foot		£25,750
Anchylosis of the knee		£15,450
Anchylosis of the hip		£20,600
Partial loss of foot (sub-ankle bone disarticulation)		£20,600
Partial loss of foot (medio-tarsal disarticulation)		£18,025
Partial loss of foot (tarso-metatarsal disarticulation)		£15,450
Dental expenses due to accidental damage to sound and natural teeth		£515

The partial or total "functional" disablement, not specifically dealt with in the Scale of Benefits, of a limb or an organ is treated like the partial or total loss of the said limb or organ.

The maximum sum payable in the event of an individual being eligible under more than one benefit category is the highest benefit to which that person is eligible.

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If the Insured Person is left-handed and has specifically mentioned this on the Claim Form, the percentages set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

CNS Disablement from Riding Out

Cover is extended for those stable employees who have regularly "ridden out" for at least six months prior to a covered accident, to cover disablement, which causes major damage to one or more of the intellectual functions of the Central Nervous System (CNS),

CNS Disablement cover applies where such damage being insufficient to permanently and entirely prevent the stable employee from performing any of the duties customarily involved in his occupation but which nevertheless results in the loss of intellectual function which, in the opinion (after independent examination and assessment) of each of three independent specialists, is considered to be such as to constitute CNS Disablement from riding out.

CNS disablement from riding out shall mean that the resultant level of intellectual function caused by the covered accident is in the opinion of each of the three specialists such as to permanently render the stable employee incapable of being safely let in sole control of a thoroughbred or like horse.

No claim shall be payable unless such disablement has lasted twelve consecutive calendar months from the date of the covered accident and in the opinion of each specialist is then unlikely to improve sufficiently in the foreseeable future to alter his opinion.

The sum payable under this insurance in respect of any one or more accidents shall not exceed, in any one period of insurance, £25,750 per person except that insurers will, in addition, pay medical/repatriation expenses to the United Kingdom as provided.

Duration of Cover

The Scheme operates from 1st April 2010 to 31st March 2011.

COMPLAINTS

What you should do?

If you have cause for complaint you should let Bluefin Insurance Services Limited know in the first instance. If the matter cannot be resolved simply with Bluefin Insurance Services Limited you should contact the **Insurer** at the address below

QBE Insurance (Europe) Limited strives to provide an excellent service to all its customers but occasionally things can go wrong. QBE take all complaints seriously and endeavours to resolve all customers' problems promptly. If you have a question or complaint about this insurance or the conduct of your intermediary please contact your intermediary in the first instance.

If you wish to contact QBE directly then please contact Head Office as follows:

Managing Director
QBE Insurance (Europe) Limited
Plantation Place, 30 Fenchurch Street, London, EC3M 3BD
Tel: 020 7105 4000 Fax: 020 7105 4019
Registered in England No. 1761561

Please quote your QBE reference number (policy number: 0078160120080070) or claim number as appropriate in any correspondence. If you are still not satisfied please write to the Chief Executive Officer of at the above address.

If, after making a complaint, you feel that the matter has not been resolved to your satisfaction then if you are an eligible complainant you may contact:

The Financial Ombudsman Service,
South Quay Plaza 2
183 Marsh Wall
Docklands
London E14 9SR

Making a complaint to the Financial Ombudsman Service (FOS) does not affect your rights under this policy but if you are not an eligible complainant, then the informal complaint process ceases.

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What QBE will do if you complain

Following a full investigation a nominated representative will attempt to resolve your complaint and reply, with a decision, within 5 working days after receipt of your complaint. In cases requiring a more detailed investigation QBE will contact you and provide an estimated date for a decision. In any event this will not be longer than 20 working days from the date of your complaint.

If you remain dissatisfied with the outcome and you write to QBE's Chief Executive Officer, you will at this stage receive a final response letter from QBE.

About the Financial Ombudsman Service (FOS)

Eligible complainants are a

- private policyholder, or
- commercial policyholder or charity with a turnover under £1m, or
- trust with assets under £1m

The FOS will only consider a complaint if you are an eligible complainant and if:

- QBE have been given an opportunity to resolve it and
- QBE have sent you a final response letter and you have referred your complaint to the FOS within 6 months of the QBE final response letter or
- QBE have not responded to your complaint with a decision within 40 days.

Financial Services Compensation Scheme

The Company Market and Lloyd's underwriters are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if QBE is unable to meet its obligations under this contract.

Entitlement to compensation under the Scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme 7th floor, Lloyds Chambers, Portsoken Street, London E1 8BN or from their website (www.fscs.org.uk).

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