

racing industry accident benefit scheme (riabs) April 2011 to March 2012

Optional Capital Benefits Insurance Scheme For Unpaid Stable Workers

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

Introduction

Benefits available under the well established RIABS Accident Benefit Scheme have historically only been available for people in paid employment. The Trustees of the Scheme recognise that there are many people who are ineligible for the existing Scheme because they are registered as unpaid on the Stable Employees Register (as maintained by British Horseracing Authority Ltd), and that these people are equally exposed to injury whilst carrying out duties for a licensed or permitted trainer or whilst travelling to or from carrying out those duties.

The Scheme Trustees have now agreed to make the Accident Benefit Scheme available to any unpaid worker wishing to take advantage of this insurance cover. The premium rates and terms of the cover are outlined in this document.

The document only provides a summary of the cover, which is underwritten by QBE Insurance (Europe) Ltd. A copy of the master policy is available from Bluefin at the address shown on the application form.

Eligible Person

To be eligible for the cover you must:

- Carry out duties for a trainer who holds a licence or permit to train horses issued by British Horseracing Authority Ltd.
- Be registered as an unpaid worker in the current Stable Employees Register maintained by British Horseracing Authority Ltd, and
- Be between the ages of 15 (having lawfully left school) and 65.
- Not be a 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 British Horseracing Authority Ltd, except for Jockeys who have not had more than 74 rides in the previous season.
- Be in one of the following categories of employment (This is deemed to include those attending a course at either the British Racing School or the Northern Racing College under instruction A5 of the Rules of Racing)

| | | |
|--------------------------|---|--------------------------|
| Assistant Trainer | Head Lad/Lass | Travelling Head Lad/Lass |
| Stable Lad/Lass | Apprentice or Conditional 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 |

The Cover

Benefit is payable in accordance with the Scale of Benefits (as shown on page 3) for persons who sustain *Accidental Bodily Injury* where it can be confirmed that;

- The accident arose whilst carrying out duties for a licensed or permitted trainer; or
- The accident arose whilst undertaking a bona fide journey to carry out duties for a licensed or permitted trainer or returning to normal place of residence.

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)

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 page 3 will be paid.

The Scheme does not provide a weekly benefit for unpaid stable workers.

Exclusions

The principal exclusions are:

- degenerative conditions or conditions that have not arisen from a 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 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

Medical/Repatriation Expenses outside UK

Members of the Racing Industry Accident Benefits Scheme also have cover for medical and repatriation expenses, up to a limit of £250,000, which arise 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 within the insurance policy are:

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

General Conditions

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
 - b) in the case of a 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 unpaid 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
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

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6. Accidents which may give rise to a claim should be notified promptly to Bluefin at the address shown below

Bluefin Insurance Services
 Castlemead
 Lower Castle Street
 BS1 3AG
 0845 872 5060
john.hembury@bluefingroup.co.uk

7. Any claim the first notification of which is after 29 September 2013 is excluded

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

| | | |
|--|--------|---------|
| Death | | £15,450 |
| Paraplegia | | £15,000 |
| Tetraplegia | | £30,900 |
| Total loss of sight of both eyes | | £10,300 |
| Total Incurable Insanity | | £10,300 |
| Loss of both arms or both hands | | £10,300 |
| Complete deafness of both ears of traumatic origin | | £10,300 |
| Removal of the lower jaw | | £10,300 |
| Loss of speech | | £10,300 |
| Loss of both legs | | £10,300 |
| Loss of both feet | | £10,300 |
| Permanent Total Disablement from any occupation | | £20,600 |
| Permanent Total Disablement from usual activities in horse racing training | | £10,300 |
| <i>CNS Disablement from Riding Out (see overleaf)</i> | | £5,150 |
| Permanent Partial Disablement | | |
| Loss of one eye | | £4,120 |
| Upper Limbs | | |
| | Right | Left |
| Total loss of thumb | £2,060 | £1,545 |
| Total Loss of forefinger | £1,545 | £1,030 |
| Simultaneous Loss of thumb and finger | £3,605 | £2,575 |
| Loss of thumb and a finger other than a forefinger | £2,575 | £2,060 |
| Loss of two fingers other than a thumb or forefinger | £1,236 | £ 824 |
| Loss of three fingers other than a thumb or forefinger | £2,060 | £1,545 |
| Loss of four fingers including thumb | £4,635 | £4,120 |
| Loss of four fingers excluding thumb | £4,120 | £3,605 |
| Loss of the median finger | £1,030 | £ 824 |
| Loss of a finger other than a thumb, forefinger and median | £ 721 | £ 309 |
| Loss of one arm | £6,180 | £4,120 |
| Loss of one hand | £6,180 | £4,120 |
| Lower Limbs | | |
| Loss of one leg | | £5,150 |
| Loss of one foot | | £5,150 |
| Anchylosis of the hip | | £4,120 |
| Anchylosis of the knee | | £3,090 |
| Partial loss of foot (sub-ankle bone disarticulation) | | £4,120 |
| Partial loss of foot (medio-tarsal disarticulation) | | £3,605 |
| Partial loss of foot (tarso-metatarsal disarticulation) | | £3,090 |

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 Insured Person being eligible under more than one benefit category is the highest benefit to which that person is eligible.

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.

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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, £5,150 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 1 April 2011 to 31 March 2012.

You may join the Racing Industry Accident Benefit Scheme at any time but please note that cover will not apply until a written application and payment has been received and an acknowledgement issued by Bluefin Insurance Services Limited

On receipt of the application and payment, you will be insured until midnight 31 March 2012.

Payment

The annual cost of cover is £22.00. (including Insurance Premium Tax) per person.

If you join mid way through the Scheme period, the following premium will apply:

| | | |
|------------------|---------------------|--------|
| - 1 April 2011 | - 30 June 2011 | £22.00 |
| - 1 July 2011 | - 30 September 2011 | £16.50 |
| - 1 October 2011 | - 31 March 2012 | £11.00 |

Payment may be made by cheque or postal order to:

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

Cover will be void in the case of cheques returned unpaid.

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.

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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 policy number 007816/01/0217/2010 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 you cannot settle your complaint with QBE you may be entitled to refer it to the Financial Ombudsman Service.

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.

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.

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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Optional Capital Benefits Insurance For Unpaid Stable Workers Application Form

To join the Racing Industry Accident Benefit Scheme ("RIABS"), please complete the following and forward to Bluefin Insurance Services Limited at the address shown below.

| | |
|--|--|
| FULL NAME | |
| DATE OF BIRTH | |
| CORRESPONDENCE ADDRESS | |
| STABLE CARD REGISTRATION NUMBER | |
| TRAINER TO WHICH YOU PROVIDE SERVICES | |
| EMAIL ADDRESS | |

I wish to join RIABS subject to the terms and conditions in this summary, which I have read. I understand that a copy of the Master Policy is available on request and can be viewed or downloaded at www.sbjuk.com/extranet/index.php (e-mail address/password to be entered as RIABSUSER1 and BREATH9+)

I enclose a cheque or postal order forpayable to Bluefin Insurance Services Limited.

Signed.....

Date.....

Please note that:

- Cover will not be effective until a fully completed application and payment have been received by and an acknowledgement issued by Bluefin Insurance Services Limited.
- If the Scheme is renewed in 2012 details will be circulated via the National Trainers Federation.

Individual renewal reminders will not be issued to Insured Persons.

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Castlemead
Lower Castle Street
Bristol BS1 3AG

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