

racingsindustryaccidentbenefit scheme (riabs) April 2024 to March 2025

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

Introduction

The Racing Industry Accident Benefit Scheme (RIABS) RIABS@racehorsetrainers.org 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 a 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), Jollity Farm, Higher Halstock Leigh, Yeovil, BA22 9QY, Telephone 01935 891974.

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 £400 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:

Correspondence address-
Crawford SLS
8 Exchange Quay
Manchester
M5 3EJ

Tel:- 0117 970 5926 Fax:- 0117 970 5925 E-mail:- riabs@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 Marsh Commercial, a leading UK insurance broker, part of the global MMC Group.

Secretary: Mr P Johnson, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XL
Tel: 01488 71719 www.racehorsetrainers.org email: riabs@racehorsetrainers.org
Trustees: Mr Jonathan Eddis (Chairman) Mrs S Geake Lady O'Brien Dr A Simpson Mr G McGrath (NARS)
The Racing Industry Accident Benefit Scheme ("RIABS") is a registered charity – number 281686

Eligible Person

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

- a) Be in the paid employment (or noted by HMRC as a worker) of a trainer who holds a licence or permit to train horses issued by British Horseracing Authority Ltd;
- b) Be registered in the current stable employees register maintained by British Horseracing Authority Ltd;
- c) Be between the ages of 15 (having lawfully left school and employed) and 65
- d) In respect of licenced jockeys be a fully licenced UK jockey who has had less than 75 rides during the prior full season, subject always to the pre-existing conditions of membership
- e) Be in one of the following categories of employment:

Assistant Trainer	Head Racing Groom	Travelling Head Racing Groom
Racing Groom	Apprentice or Conditional Jockeys or Jockeys with under 75 rides in the previous season	Farrier
Employed Horsebox Driver	Racing Secretary/Office Administration	Yard Based Racing Groom
Trainee Racing Groom	Maintenance Staff	Yard Based Racing Groom
Yard Based Racing Groom	Pupil Assistant	Work Rider
Hostel Employee/Cook	Other Duties	

Eligible Persons also include:

- Trainees attending a course at either the British Racing School or the Northern Racing College and/or whilst undertaking work experience at any licensed trainer's premises (any secondment is limited to a period of 8 weeks any one secondment).

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 Permanent Total Disablement from Usual occupation or loss of upper limbs other than Loss of One Arm and Loss of One Hand.

Temporary Total Disablement (weekly benefits) claims are not payable unless claimants are able to satisfy a) and b) above and contributing to the RIABS Scheme.

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:

- (i) an accident which arose out of and whilst carrying out duties for a licensed or permitted trainer;
- (ii) an accident which occurred in a bona fide journey between normal place of residence and place of work; and
- (iii) 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 £400 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.

In addition, RIABS agree to pay dental expenses due to accidental damage to sound and natural teeth to a limit of £5,000 at the Trustees discretion.

General Conditions for Section A Temporary Total Disablement

1. All rates of benefits are subject to revision from time to time at the discretion of the Trustees and without prior notice being given.
2. The Trustees shall be entitled to the return of all payments made consequent upon or in connection with any fraud, misstatement or concealment in relation to any matter affecting the Scheme or in connection

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- with the making of any claim or the payment of any benefits under the Scheme and in such circumstances no further benefits will be paid in respect of the beneficiary in question under the Scheme.
3. 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.**
 4. The Loss Adjusters must be informed of all statutory benefits received by the claimant as a result of the accident.
 5. Medical Certificates must be submitted when requested by the Loss Adjusters.
 6. Unless the claimant has given authority for payment to be made via the employer when completing the claim form all benefits are payable by cheque or bank transfer issued in the name of the claimant. Payment will not be made to other parties under any circumstances.
 7. While the claimant is receiving benefit, he or she should receive and comply with medical treatment and not in any way 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.
 8. It is not the intention of the Scheme to pay benefit beyond the date at which an eligible person is deemed to qualify for a Capital Benefit within 1-13 inclusive as detailed on page 4 or part thereof where deduction has been made due to a pre-existing condition. The Scheme reserves the right to discharge any claim by payment of a Capital Benefit as detailed above and payment of the same will be full and final.
 9. 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;
 - a. If the employer can accommodate the changes to working conditions, but this still 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).
 - b. 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.
 10. It is the duty of the claimant to obtain and provide medical information and records when requested to do so by the Trustees

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 subject to the terms of the Scheme's insurance policy which are summarised herein.

Exclusions

The principal exclusions are:

- being under the influence of alcohol or drugs, unless the drugs are prescribed by a Qualified Medical Practitioner and taken in accordance with such prescription and are not drugs prescribed for drug addiction.
- regular engagement in any occupation in which materially greater risk may be incurred than disclosed, resulting in a claim, unless agreed in writing by insurers
- criminal acts
- flying of any kind other than as a passenger
- pregnancy or childbirth
- neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type
- suicide or attempted suicide or intentional self-injury or the Insured Person being in a state of insanity
- degenerative conditions or conditions that have not arisen from a single accident
- any claim for Post Traumatic Stress Disorder
- sickness not directly resulting from a Bodily Injury
- any gradually operating cause
- injuries sustained by an Insured Person during competitive racing
- war, terrorism or mass destruction
- fraudulent claims
- breach of sanctions
- cyber attack

A copy of the Master Policy is available on request and can be viewed or downloaded at www.racehorsetrainers.org by following the link to Racing Industry Accident Benefit Scheme.

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Medical/Repatriation Expenses outside UK

Members of the Racing Industry Accident Benefits Scheme also have cover for medical expenses, additional hotel costs and repatriation expenses, up to a limit of **£10,000,000**, arising from becoming ill or sustaining bodily injury whilst temporarily working overseas for their UK trainer.

Additional cover provided for Funeral Expenses (£10,000 limit) and Hospital Benefit (£50 per 24 hours – 30 day limit).

This element of the Scheme is administered by Zurich Assistance

In the event of an Insured Person requiring the assistance of in connection with an occurrence likely to result in a claim under this Extension immediate notice should be given to:-

Telephone: +44 (0) 1489 868 888
Or visit: www.zurich.co.uk/travelassistance

Exclusions

In addition to the exclusions under Section B, the principal (not all) exclusions of this element of the Scheme are:

- travel advice must be taken from the Foreign, Commonwealth and Development Office (FCDO) prior to travel. www.gov.uk/foreign-travel-advice
- travelling against the advice of a qualified medical practitioner
- expenses incurred 12 months after the first expense incurred
- expenses incurred without prior approval of the Assistance Company
- costs which can be delayed until return to the country of domicile

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 those noted below. Some of these conditions are conditions of the scheme rather than noted in the policy wording:

1. Claimants shall provide all information, documentations and medical information requested by insurers or their representatives
2. Where a claim is made against the Insurer and there is more than one contract of Insurance in force covering the same interest, against the same loss against the same subject matter Insurers are entitled to call upon any other Insurers liable for the same to make a rateable contribution towards the loss.
3. Should any payment be required to be made in a different currency to that shown on the Policy Schedule, the rate of exchange used shall be as published on www.xe.com at the date of loss.
4. No sum payable by Insurers under this Policy shall carry interest.
5. Insured Persons shall take reasonable care to avoid and prevent Bodily Injury or Sickness insured under this Policy.
6. Any claimant shall provide, when requested by insurers or their representatives, all authorisations necessary to obtain the claimants medical records. Insurers have the right to have any claimant examined by a Qualified Medical Practitioner or vocational expert of their choice, and at their expense, when and as often as they request
7. 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 and receipt of the formal Death Certificate, or such other reasonable enquiries as may be required

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8. All benefits are payable by bank transfer made directly to the paid worker submitting the claim. In the case of Death Benefit the bank transfer will be issued to the deceased's legal personal representative.
9. Claimants should receive and comply with medical treatment.
10. Claimants must not in any way 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 Qualified Medical Practitioner, this is necessary or advisable.
11. Claims for benefit will only be considered where a specific application has been made in writing identifying the benefit number (as detailed on page 4) under which benefit is sought.
12. Accidents which may give rise to a claim should be notified within 30 days to Marsh Commercial at the following address:

Marsh Commercial
Castlemead
Lower Castle Street,
Bristol BS1 3AG

Tel:- 03330 151 540 (Ext 0878) E-mail:- kemi.abiola@marsh.com
13. Any claim, the first notification of which is after 29 September 2026, is excluded. Notification of a claim under Section A Temporary Total Disablement (Weekly Benefits) does not constitute notification of a claim under Section B Death and Capital Benefits.
14. If Post Traumatic Stress Disorder is diagnosed following Bodily Injury, any compensation payable under this insurance shall be the amount which it is reasonably considered would be payable excluding any element that is attributable to Post Traumatic Stress Disorder

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

1) Death	£77,250
2) Paraplegia	£75,000
3) Tetraplegia	£154,500
4) Total loss of sight of both eyes	£51,500
5) Total Incurable Insanity	£51,500
6) Loss of both arms or both hands	£51,500
7) Complete deafness of both ears of traumatic origin	£51,500
8) Removal of the lower jaw	£51,500
9) Loss of speech	£51,500
10) Loss of both legs	£51,500
11) Loss of both feet	£51,500
12) Permanent Total Disablement from any occupation	£103,000
13) Permanent Total Disablement from usual activities in horse racing training	£51,500
14) Central Nervous System Disablement from Riding Out (see overleaf)	£25,750
15) Loss of one eye	£20,600

Upper Limbs

	Right	Left
16) Total loss of thumb	£10,300	£7,725
17) Total Loss of forefinger	£7,725	£5,150
18) Simultaneous Loss of thumb and finger	£18,025	£12,875
19) Loss of thumb and a finger other than a forefinger	£12,875	£10,300
20) Loss of two fingers other than a thumb or forefinger	£6,180	£4,120
21) Loss of three fingers other than a thumb or forefinger	£10,300	£7,725
22) Loss of four fingers including thumb	£23,175	£20,600
23) Loss of four fingers excluding thumb	£20,600	£18,025
24) Loss of the median finger	£5,150	£4,120
25) Loss of a finger other than a thumb, forefinger and median	£3,605	£1,545
26) Loss of one arm	£30,900	£20,600
27) Loss of one hand	£30,900	£20,600

Lower Limbs

28) Loss of one leg	£25,750
29) Loss of one foot	£25,750
30) Anchylosis of the knee	£15,450
31) Anchylosis of the hip	£20,600
32) Partial loss of foot (sub-ankle bone disarticulation)	£20,600
33) Partial loss of foot (medio-tarsal disarticulation)	£18,025
34) Partial loss of foot (tarso-metatarsal disarticulation)	£15,450

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

If the consequences of an accident shall be aggravated by any condition or physical disability of the insured person which existed before the accident occurred, the amount of any compensation payable under this insurance in respect of the consequences of the accident shall be the amount which it is reasonably considered would have been payable if such consequences had not been so aggravated.

In the event that an independent medical examiner is unable to express what percentage is attributable to a condition or physical disability which existed before the accident occurred, and instead expresses an advancement/acceleration of symptoms in terms of years, then the following calculation for settlement will apply; The insurer shall take the advancement/acceleration of symptoms in years or shall take the number of years left until the maximum eligible age limit of 65, whichever the lesser, and divide this by 50 years based upon a full working life and multiply this by the capital sum.

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. ***The Maximum Sum Insured Any One Insured Person in respect of Personal Accident Benefits is £154,500.***

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

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Central Nervous System (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 of an independent specialist, 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 a specialist 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 the 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 1 April 2024 to 31 March 2025

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COMPLAINTS (Applicable to Section B only)

What you should do?

If you have cause for complaint you should let Marsh Commercial know in the first instance. If the matter cannot be resolved simply with Marsh Commercial you should refer to the Insurer's complaints procedure below (We being the Insurer and You being the Insured Person):

Complaints Procedure

We are dedicated to providing a high quality service and **We** want to ensure that **We** maintain this at all times. If **You** have any questions or concerns about the **Policy** or the handling of a claim please contact **Your** broker through whom this **Policy** was arranged.

If **You** wish to make a complaint **You** can do so at any time by referring the matter to:

Compliance Manager
Castel Underwriting Agencies Limited
Ground Floor, Plantation Place South
60 Great Tower Street
London
EC3R 5AZ

E-mail: enquiries@castelmga.com
Telephone Number: +44 (0) 20 3023 3210

If **You** remain dissatisfied, or **You** have not received a decision by the time Castel Underwriting Agencies Limited and Zurich Insurance plc have taken eight (8) weeks overall to consider **Your** complaint, **You** can refer **Your** complaint to the Financial Ombudsman Service at:

Exchange Tower
London
E14 9SR

E-mail: complaint.info@financial-ombudsman.org.uk
Telephone Number: **From within the United Kingdom**
0800 0234 567 calls to this number are free on
mobiles and landlines
0300 1239 123 calls to this number costs no more
than calls to 01 and 02 numbers
From outside the United Kingdom
+44(0)20 7964 0500
Fax Number: +44(0)20 7964 1001
Text Number: 07860 027 586 Call Back Service

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if **We** are unable to meet **Our** obligations under this **Policy**. If **You** were entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this **Policy**. Further information about the Scheme is available from the Financial Services Compensation Scheme (PO Box 300, Mitcheldean, GL17 1DY) and on their website: www.fscs.org.uk.

Law applicable

The parties are free to choose the law applicable to this Policy. Unless specifically agreed to the contrary this Policy shall be governed by the laws England & Wales and subject to the exclusive jurisdiction of the courts of England & Wales.

The language of this Policy and all communications relating to it will be in English

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