

# racingindustryaccidentbenefit scheme (riabs) April 2017 to March 2018

## 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](mailto: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), Bank House, 13-15 High Street, Thatcham, Berkshire RG19 3JG, Telephone 01635 869700.

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:

Crawford SLS  
7 King Square  
Bristol BS2 8JD

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

Secretary: Mr J R Arnold, National Trainers Federation, 9 High Street, Lambourn, Hungerford, Berkshire, RG17 8XL Tel: 01488 71719 Fax: 01488 73005 Trustees: Mr C R Egerton (Chairman) Mr M R Q Henriques Mrs S Geake Dr J Disney Mr J Eddis Mr G McGrath (NASS) The Racing Industry Accident Benefit Scheme ("RIABS") is a registered charity – number 281686
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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. 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 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.
- 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 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.
- 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 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).
  - 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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Tel: 01488 71719 Fax: 01488 73005

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

### **Exclusions**

The principal exclusions are:

- degenerative conditions or conditions that have not arisen from a single accident
- any claim for Post Traumatic Stress Disorder
- 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.racehorsetrainers.org](http://www.racehorsetrainers.org) by following the link to Racing Industry Accident Benefit Scheme.

### **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 £2,000,000, arising from becoming ill or sustaining bodily injury whilst temporarily working overseas for their UK trainer.

This element of the Scheme is administered by Argo 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)1243 621105  
e-mail address: [argoassistance@cegagroup.com](mailto:argoassistance@cegagroup.com)

### **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;
- the first £25 of each claim

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## 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;
  - 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 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.
3. Claimants should receive and comply with medical treatment.
4. 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 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 benefit number (as detailed on page 4) 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:- 0117 908 4040 Fax:- 0117 908 4040 E-mail:- [john.hembury@bluefingroup.co.uk](mailto:john.hembury@bluefingroup.co.uk)
7. Any claim, the first notification of which is after 29 September 2019, 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)
8. 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

### 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) CNS Disablement from Riding Out (see overleaf)	£25,750
<b>Permanent Partial Disablement</b>	
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

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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
35) Dental expenses due to accidental damage to sound and natural teeth		£5,000

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.

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 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 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 1 April 2017 to 31 March 2018.

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## **COMPLAINTS (Applicable to Section B only)**

### **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

Argo Managing Agency Limited  
Exchequer Court  
33 St Mary Axe  
London  
EC3A 8AA

In the event you remain dissatisfied and wish to make a complaint it may be possible in certain circumstances for you to refer the matter to the complaints department at Lloyd's

### **About Us**

The complaints team at Lloyd's is committed to ensuring that complaints about insurance at Lloyd's are handled fairly. If you have such a complaint, we may be able to help you resolve it.

### **How to complain**

You can write to:

Complaints  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You could also download a complaint form from [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and send it to us with any material you have that could help us deal with your case.

Before doing so, however, it may help to put matters right quickly if you first:

- Check your insurance policy – this may answer your query
- Contact your insurance intermediary to see if they can offer any help or advice
- Talk to the claims administrator about the problem, if your query relates to a claim
- Finally, follow the complaints procedure set out within your policy

### **How we will handle your complaint**

We make every effort to resolve disputes at the earliest possible stage. We operate a two stage process.

#### **Step one – referral to the Lloyd's Syndicate**

When we receive your complaint, we will:

- Acknowledge receipt promptly
- Pass your complaint to the Lloyd's Syndicate involved for their response. We give them 14 days to review the matter and reply to you. Most of the complaints we handle are resolved this way.

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If your complaint remains unresolved, please email us with your reasons for wishing to escalate the complaint to the next stage, or call us.

### **Step Two – we investigate your complaint**

If you tell us that you are not satisfied with the Lloyd's Syndicate's response to your complaint, we will consider what steps we can take to help resolve the complaint. Generally, this involves us obtaining the necessary papers from the Lloyd's Syndicate involved and conducting a detailed investigation.

- We will tell you which member of our team will be handling your case
- Once the investigation is complete, we will provide you with our conclusions in a final response letter
- In accordance with the FCA's rules we will aim to conclude our enquiries and provide you with our final response within eight weeks.

If we are unable to conclude our investigation within this timescale, we will write to you setting out why, and telling you when we expect to finalise matters.

### **The Financial Ombudsman Service (FOS)**

If you are not satisfied with our response, you may refer your complaint to the Financial Ombudsman Service or FOS as it is commonly known, FOS can only consider your complaint following our consideration of the matter.

We will send you a leaflet about FOS with our response. Their contact details are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Telephone: 0800 0234 567 (normally free for land line users)  
Telephone: 0300 1239 123 (charged at the same rate as 01 or 02 numbers on mobile phone tariffs)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Law applicable**

The parties to the insurance contract have the right to choose the law applicable to it. In the absence of specific agreement, the insurance provided by this scheme is governed by and interpreted in accordance with English Law. Should a dispute arise connected to the insurance cover it shall be resolved through the exclusive jurisdiction of English Courts.

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