

racing industry accident benefit scheme (riabs) April 2017 to March 2018

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 had for many years only been available for people in paid employment. Since 2007, the Accident Benefit Scheme has been 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 Argo Direct Ltd. A copy of the master policy is available from Bluefin at the address shown on the application form or this can be viewed on the NTF website www.racehorsetrainers.org

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.
- 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
- 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).

Assistant Trainer	Head Racing Groom	Travelling Head Racing Groom
Racing Groom	Apprentice or Conditional 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	

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 S Geake Mr G McGrath (NASS)
Dr J Disney Mr J Eddis
The Racing Industry Accident Benefit Scheme ("RIABS") is a registered charity – number 281686

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

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
- 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 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 £2,000,000, which arise 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

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

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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 address shown below

Bluefin Insurance Services
 Castlemead
 Lower Castle Street
 BS1 3AG

Tel: 0117 908 4001
 e-mail: john.hembury@bluefingroup.co.uk

7. Any claim the first notification of which is after 29 September 2019 is excluded
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

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.

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

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

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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.

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, £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 2017 to 31 March 2018.

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 2017.

Payment

The annual cost of cover is £20.75 (plus Insurance Premium Tax) per person. At April 2017 Insurance Premium Tax is 10%. This will rise to 12% from 01 June 2017.

If you join mid way through the Scheme period, the following premium (inclusive of tax) will apply:

- 1 April 2017	- 30 June 2017	£22.82
- 1 July 2017	- 30 September 2017	£17.43
- 1 October 2017	- 31 March 2018	£11.62

Payment may be made by cheque to:

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

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

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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

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
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

You could also download a complaint form from 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.

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

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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
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

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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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.racehorsetrainers.org by following the link to Racing Industry Accident Benefit Scheme.

I enclose a cheque 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 2018 details will be circulated via the National Trainers Federation.

Individual renewal reminders will not be issued to Insured Persons.

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