



Country Cover Ltd

Admin Office:

**Talgarth, Yattendon Rd
Horley, Surrey RH6 7BS**

Tel 0870 8033 609, Fax 0870 762 1938,

Email info@ccc3.org.uk, Web www.ccc3.org.uk

COUNTRY COVER CARD INSURANCE COVER **SUMMARY SCHEDULE OF POLICY COVER AND IMPORTANT CONTACTS** **EVIDENCE OF INSURANCE**

Country Cover Ltd (hereinafter called the Master certificate Holder) has procured Insurance under Master certificate Number **OGA 45634 T** (herein after called the Master certificate) issued by certain Underwriters at Lloyd's London (herein after called the Underwriters) in respect of Personal Accident and Personal Liability for each Insured Person, contracted by the Mastercertificate Holder, who has paid the premium and been accepted for Insurance (hereinafter called the Assured).

This document is issued to notify you that your name has been added as a named Insured Person with respect to coverage and amounts shown herein under the above mentioned Mastercertificate.

The Insurance provided is in accordance with the terms, limitations, conditions and exclusions contained in the Mastercertificate and any attachments thereto and is summarised in the following pages.

The Mastercertificate is available for inspection on application to the Mastercertificate Holder at Administration Office: Talgarth, Yattendon Road, Horley, Surrey. RH6 7BS

Tel: 0870 803 3609; Fax: 0870 762 1938; Email: info@ccc3.org.uk; Web: www.ccc3.org.uk

**THIS DOCUMENT IS ISSUED AS A NOTICE OF INSURANCE ONLY,
IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE.**

Underwriters wish to bring to your attention to some of the important features of your insurance Certificate:

INSURANCE CERTIFICATE: This contains full details of the cover provided plus the conditions and exclusions which apply to it. You must read the insurance Certificate carefully.

CONDITIONS AND EXCLUSIONS : There are conditions and exclusions that apply to individual sections and general conditions, exclusion and terms that apply to the whole Certificate.

FRAUDULENT CLAIMS : The making of a fraudulent claim is a criminal offence.

REASONABLE CARE : You are required to take all reasonable care to protect yourself to act though you are not insured.

COMPLAINTS : The insurance Certificate includes a Complaints Procedure which tells you what steps you can take if you wish to make a complaint.

'COOLING OFF' PERIOD : The Certificate contains a 'cooling off' period which allows you to return the Certificate and obtain a full refund if you have justifiable reason to be dissatisfied with the cover provided. Please see below.

HAZARDOUS HOLIDAY ACTIVITIES : The Certificate will not cover you when you take part in certain hazardous pursuits that are not listed on your certificate.

GOVERNING LAW : Your Certificate is governed by the law applicable to where you reside within the U.K.

This Certificate Wording is only valid for subscriptions taken out between 24th February 2012 to 23rd February 2013 (both days inclusive) for activities completed during that period. Cover only applies whilst at the Event and does not provide cover for any incidents occurring whilst travelling to or from the Event. This Certificate is only available to persons resident in the United Kingdom and EU Countries for Events taking place in the United Kingdom and EU Countries.

ORGANISED EVENT: Any registered member or group of registered members who are engaged in taking part in legal recreational activities (as defined in the certificate wording) , subject to full unrestricted permission for such an activity having been granted beforehand at the location that this will be taking place.

Wherever the following words and phrases appear in this Certificate they will always have these meanings:

HAZADOUS PURSUITS: Clay Pigeon / Target Shooting, Rough Shooting, Vermin Control, Wild Fowling, Rifle Shooting (inc stalking), Recreational activities of Hunting and Wildfowling (including falconry, hawking, rabbit, pigeon, game, deer), Angling (including wading), air gunning, conservation, archery, ferreting, stalking, shotgun and rifle shooting; .but excluding Combat / Practical Shooting, Equestrian Mounted Sports, and any activity carried out illegally. Re-enactment including blank firing weapons but excluding edged or pointed weapons. Rambling subject to it being an insured organised event excluding travelling to and from such events.



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Home :	Your residential address in the United Kingdom
Loss of Limb:	Physical, permanent and total loss of use at or above the wrist or ankle.
Loss of Sight	The complete and permanent loss of sight in at least one eye.
Permanent Total Disablement :	Disablement as a result of which there is no business or occupation which you are able to attend to which having lasted for a period of 12 months is, at the end of that period beyond hope of improvement.
Personal accident :	Accidental bodily injury caused solely and directly by outward violent and visible means.
United Kingdom :	England, Scotland, Wales, Northern Ireland, the Scilly Isles, the Isle of Man, channel Islands and Republic of Ireland.
We/Us/Our :	Lloyds of London, (UNDERWRITERS)
You/Your :	Each Insured Person

Operative time of cover under this Certificate

Whilst participating in an insured organised event EXCLUDING whilst travelling to and from such events.

Personal Accident - Schedule of Benefits

To pay in accordance with the Schedule of Benefits if during the Period of Insurance the Insured Person shall sustain Accidental Bodily Injury, as defined herein, whilst participating in an insured activity.

1. Death.....	£10,000
2. Loss of one limb	£10,000
3. Total and irrecoverable loss of sight of one eye.....	£10,000
4. Loss of two limbs.....	£10,000
5. Total and irrecoverable loss of sight of both eyes.....	£10,000
6. Loss of one limb and Total and irrecoverable loss of sight of one eye	£10,000
7. Total loss by physical severance or total and permanent loss of use of all of:	
(i) One thumb.....	£ 1,000
(ii) One finger	£ 750
(iii) One great toe.....	£ 750
8. Total and permanent loss of use of:	
(i) One shoulder	£ 2,000
(ii) One elbow	£ 2,000
(iii) One wrist	£ 1,500
(iv) One hip	£ 1,500
(v) One knee	£ 1,500
(vi) One ankle	£ 1,500
9. Total and permanent loss of :	
(i) Hearing in both ears	£ 4,000
(ii) Hearing in one ear	£ 2,000
(iii) Speech.....	£ 4,000
10. Permanent Total Disablement.....	£10,000

Hospitalisation Benefit

£10 for each completed 24 hour period that the Insured Person spends as a hospital in-patient following an incident requiring medical treatment whilst attending any Event, up to a maximum of £300 in all.

Funeral Expenses

In the event of a claim under Benefit 1 Death, funeral expenses of up to **£ 1,000**

Personal Public Liability & Legal Expenses

We will pay up to £2,000,000 (other insurers are responsible for any claim in excess of £2,000,000) for your legal liability for damages which were caused by an accident that happened whilst attending an Event leading to a claim being made against you for:

- Accidental bodily injury to a person who is not a member of your family, household or employed by you;
- Loss of or damage to any property which does not belong to, or is not in the charge of or control of you, or any member of your family, household or employee.



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To pay up to £25,000 in all in respect of legal expenses incurred by or on behalf of the Insured Person in the pursuit of claims for damages against third parties who have caused bodily injury to or illness or death of the Insured Person through incidents occurring during the Period of Travel.

The Underwriters shall only be liable for expenses incurred with their prior written consent which will not be unreasonably withheld, but they reserve the right to withdraw from the proceedings at any stage and to limit their liability to those expenses incurred during the period up to but not beyond the date of such withdrawal.

It is a condition of cover that neither the Assured nor the Insured Person shall admit any liability nor offer agreement to settle any claim without the prior consent of the Underwriters and shall provide all information, evidence, documents and assistance as may be required. In the conduct of any claim the Assured and Insured Person shall comply with all rules of Court and Orders made by the Court, shall attend any hearings, meetings or conferences and sign any documents, as may be reasonably required.

YOU ARE NOT COVERED FOR

1. Fines imposed by a court of Law or other relevant bodies;
2. Anything caused directly by:
 - (a) Liability which you are responsible for, because of any agreement that was made which would not otherwise be covered by this insurance.
 - (b) Injury, loss or damage arising from;
 - i. Ownership or use of aircraft, horse drawn or mechanical/motorised vehicles, bicycles, animals (other than horses, domestic dogs or cats) or firearms (other than guns being used for sport);
 - ii. The occupation (except temporarily whilst attending an Event) or ownership of any land or buildings;
 - iii. The carrying of any trade or profession;
 - iv. Racing of any kind
 - v. Any deliberate act
 - i. Liability covered under any other insurance Certificate.

General Conditions, Definitions and Exclusions

Insured Persons

Each Insured Person shall be deemed a separate Insurance. For female Insured Persons the words he, him and his appearing in this Certificate shall be deemed to be replaced by she and her.

Conditions

The Underwriters shall only be liable:

- (a) under Item 1 of the Schedule of Benefits if death occurs within twelve calendar months of the date of the accident.
- (b) under Items 2 to 9 of the Schedule of Benefits if the Loss of limb(s) and/or Total and irrecoverable loss of sight of the eye(s) occurs within twelve calendar months of the date of the accident.
- (c) under Item 10 of the Schedule of Benefits if the period of Total Disablement giving rise to the claim for this Item commences within twelve calendar months of the date of the accident and lasts for twelve consecutive calendar months or more.

In respect of the consequences of the same accident no claim shall be payable under more than one of Items 1 to 10 in the Schedule of Benefits.

If the consequences of an accident shall be aggravated by any physical disability or condition of the Insured Person which existed before the accident occurred, the amount of any compensation payable under this Certificate 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 accident covered under this Insurance should result in the death of the Insured Person within twelve calendar months of the date of such accident and prior to the definite settlement of a claim for disablement as provided for under Items 2 to 10 of the Schedule of Benefits, there shall be paid instead of such claim for disablement the Sum Insured payable for Item 1 Death.



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The Underwriters and the Insured Person are entitled to choose the law applying to this insurance contract. In the absence of any written agreement to the contrary, the law of England shall apply to this insurance contract.

If you are under 18 years of age the death benefit will be limited to funeral and other expenses up to £1,000

If you are aged 70 years or over at the time of the accident the death benefit will be limited to funeral and other expenses up to £1,000 and the permanent total disablement benefit will not apply.

No payment will be made without appropriate medical certification.

If we require any medical certificates, information, evidence and receipts, these must be obtained by you at your expense.

In the event of a claim, if we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination both at our expense.

If any claim is found to be fraudulent in any way this Certificate will not apply and all claims will be forfeited.

The original certificate must be produced before any claim is paid.

You must not make any payment, admit liability, offer or promise to make any payment without written consent from us.

We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in your name for our benefit against any other party.

We may at any time pay to you our full liability under the Certificate after which no further payments will be made in any respect.

It is a condition of this insurance that all material facts have been disclosed to us, failure to do so may invalidate this insurance leaving you with no right to make a claim.

If at the time of making a claim there is any other Certificate covering the same risk we are entitled to contact that insurer for a contribution. A person or company who is not a party to this Certificate has no right under the Contracts (Rights of Third Parties) act 1999 to enforce any term of this Certificate but this does not affect any right or remedy of a third party which exists or is available apart from that Act.

Cover is limited to Insured Persons participating in Insured activities within the UK or EU Countries.

Definitions

“Bodily Injury” means identifiable physical injury which

- (a) is caused by an Accident, and
- (b) solely and independently of any other cause except illness directly resulting from, or medical or surgical treatment rendered necessary by, such bodily injury, results in the Insured Person's death or disablement as provided for under this Insurance within twelve calendar months of the date of such accident.

Bodily Injury shall also include exposure resulting from a mishap to a conveyance in which the Insured Person is travelling; the date of such mishap shall be deemed to be the date of the accident causing such bodily injury.

“Accident” means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and location during the Period of Insurance.

“Loss of a limb” means permanent loss by physical separation of a hand at or above the wrist or of a foot at or above the ankle and includes permanent total and irrecoverable loss of use of hand, arm or leg.

“Permanent Total Disablement” means disablement which entirely prevents the Insured Person from attending to any business or occupation of any and every kind and which lasts for twelve consecutive calendar months and at the end of that time is beyond hope of improvement.



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Exclusions

The Underwriters shall not be liable for death or disablement directly or indirectly resulting from:

- (i) the Insured Person's suicide, attempted suicide, intentional self injury or deliberate exposure to exceptional danger (except in an attempt to save human life), or the Insured Person's own criminal act.
- (ii) A disease or any physical defect or illness.
- (iii) An injury that existed prior to the commencement of the trip.
- (iv) Any claims resulting from accidents that occur to and from any Event.
- (v) any claim under this section not notified to us within 12 months of the date of the accident.
- (vi) the Insured Person engaging in riding or driving in any kind of race, or in any form of operational duties as a member of the armed forces, or in mountaineering or rock climbing normally requiring the use of ropes or guides.
- (vii) war, invasion or civil war, except whilst the Insured Person is engaged on a journey beyond the confines of the United Kingdom and whilst he is travelling between his home or place of business in the United Kingdom and his United Kingdom departure/arrival point at the commencement/termination of such journey.
- (viii) radioactive contamination.

Procedural Conditions for Claims

Written notice shall be given to the Underwriters as soon as practicable of any accident which causes or may cause a claim to be made under this Insurance. If disablement results or may result, the Insured Person must place himself as early as possible under the care of a qualified medical practitioner.

In the event of a claim hereunder, the Insured Person shall allow the medical adviser or advisers appointed by the Underwriters to examine him as often as may be deemed necessary by the Underwriters.

All correspondence and supporting documentation in connection with claims should be sent to:

One Claims. 1-4 Limes Court, Conduit Lane, Hoddesdon, Hertfordshire. EN11 8EP
quoting the Certificate Number **OGA 45634T**

Claims under this Insurance shall be payable to the Insured Person or the Insured Persons personal representative.

If any insured person claims under this Certificate for something which is also covered by another insurance Certificate or by credit card insurance, the Insured Person must provide UNDERWRITERS with full details of the other Insurance Certificate. We will only pay our pro rata share of any claim apart from a personal accident or hijack claim, which will be paid in full.

No interest : No interest shall be added to any claims payments.

We will be entitled to take over and conduct in your name (at our expense) the defence or settlement of any claim or to prosecute in your name to our own benefit in respect of any claim for indemnity or damage or otherwise, and will have full discretion in the conduct of any proceedings, or in settlement of any claim and you will give all such information and reasonable assistance as we require. This will include legal action to get compensation from anyone else and/or legal action to get back from anyone else any payments that have already been made. You may not settle, reject or negotiate any claim without written permission to do so from UNDERWRITERS.

Any enquiry or complaint concerning this Insurance should in the first instance be addressed to the issuing Broker who has signed this Certificate. The address is:

Oval Insurance Broking Ltd. Metro House, Northgate, Chichester, West Sussex. PO19 1BE
Telephone: 08458 725 707 Fax: 08458 725 701

If you are not satisfied with the manner in which your complaint has been dealt, you may ask the Complaints and Advisory Department at Lloyd's to review your case without prejudice to your rights in law. The address is: Complaints Department, Lloyd's, One Lime Street, London. EC3M 7HA. Telephone 020 7327 5693.



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PUBLIC LIABILITY EXTENSION TO £10,000,000

ADDENDUM TO POLICY NUMBER OGA 45634 T

EXCESS PERSONAL PUBLIC LIABILITY

Excess Personal Public Liability cover is provided by Zurich Insurance Plc as follows:-

Policy Number
Z/GY630580/9609045

LIMITS OF INDEMNITY

**LIMIT(S) OF INDEMNITY
UNDERLYING LIMIT(S) OF INDEMNITY**

a) All claims arising in respect of £2,000,000 which there is an aggregate limit in the Underlying Policy(ies)	£8,000,000 in excess of the Underlying Limit of Indemnity during any Period of Insurance	
b) Any other claim or series of claims arising from the same cause	£8,000,000 in excess of the Underlying Limit of Indemnity	£2,000,000

SCHEDULE OF INSURERS

Any reference to The Insurers shall be deemed to refer to the following Insurers for their respective rights and interests and liabilities each for its own proportion of the risk as shown hereunder. The Leading Insurer has been duly authorised by such Insurers to sign the policy on their behalf.

INSURER	PROPORTION	POLICY NUMBER
Zurich Insurance Plc	100%	Z/GY630580/9609045

PRIMARY POLICY DETAILS

POLICY NUMBER	INSURER	LIMIT OF INDEMNITY
OGA45634T	Liberty	£2,000,000

Zurich Insurance Plc

A public limited company incorporated in Ireland Registration No. 13460 Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK branch registered in England and Wales Registration No. BR7985 UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ Authorised by the Irish Financial Regulator and regulated by the Financial Services Authority for the conduct of UK business.

E&OE.

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Ref M 240212