

Amateur Sports Teams and Clubs Personal Accident Insurance



Document	Policy Schedule
Policy Number	ORL/ASTCPA/11714927
Insured Name	The Showing Council
Insured Address	Holme House, The Dale, Ainstable, Carlisle, Cumbria, CA4 9RA
Subsidiary Companies	None Applicable
Business Description	Judge council representing showing bodies
Endorsement(s) Applicable	Yes
Geographical Limit	United Kingdom and the Republic of Ireland
Reason for Issue	Renewal
Security	Certain Underwriters at Lloyd's, in the following proportions: Liberty Managing Agency Limited on behalf of Lloyd's Syndicate 4472 trading as Liberty Specialty Markets (66.67%) Canopus Managing Agents Limited for Lloyd's Syndicate 4444 (33.33%) Each Insurer above is liable only for their share of the risk.
Unique Market Reference	B1307C251491

Period of Insurance

Policy Effective Date	17 th April 2026
Policy Expiry Date	16 th April 2027
Date of Issue	23 rd April 2026

Premium

Premium	£2,596.26
Standard Insurance Premium Tax	£311.55
Total Premium	£2,907.81

Broker Details

Broker Name	Howden Insurance Brokers Limited
Broker Address	1 Creechurch Place, London, EC3A 5AF

Maximum Policy Limits

Section A Maximum Any One Occurrence Limit	£1,000,000
Section A Maximum Sum Insured Any One Person Limit	£25,000

Section A - Personal Accident Cover Category 1

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged Under 75 years at the Policy Effective Date
Number of Members	682 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person)
1	Accidental Death	£50,000
2	Permanent Total Loss of Sight of One Eye	£50,000
3	Permanent Total Loss of Sight of Both Eyes	£50,000
4	Loss of One or More Limb(s)	£50,000
5	Permanent Total Loss of Speech	£50,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£12,500
	(b) In Both Ears	£50,000
7	Permanent Total Disablement	£50,000
8	Temporary Total Disablement	£250.00 per week
	Excess Period	7 Days
	Benefit Period	52 Weeks

Section A - Personal Accident Cover Category 2

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 75 to 79 at the Policy Effective Date
Number of Members	682 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person)
1	Accidental Death	£25,000
2	Permanent Total Loss of Sight of One Eye	£25,000
3	Permanent Total Loss of Sight of Both Eyes	£25,000
4	Loss of One or More Limb(s)	£25,000
5	Permanent Total Loss of Speech	£25,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£6,250
	(b) In Both Ears	£25,000
7	Permanent Total Disablement	£25,000
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

Section A - Personal Accident Cover Category 3

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 80 to 89 at the Policy Effective Date
Number of Members	682 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person) Category 3
1	Accidental Death	£25,000
2	Permanent Total Loss of Sight of One Eye	£25,000
3	Permanent Total Loss of Sight of Both Eyes	£25,000
4	Loss of One or More Limb(s)	£25,000
5	Permanent Total Loss of Speech	£25,000
6	Permanent Total Loss of Hearing	
	(a) In One Ear	£6,250
	(b) In Both Ears	£25,000
7	Permanent Total Disablement	Not Covered
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

Section A - Personal Accident Cover Category 4

Insured Person(s)	All Judges and officials of the Insured Showing Council Societies, (as noted in this policy by endorsement) aged 90 to 95 at the Policy Effective Date
Number of Members	682 (in total across all categories)
Operative Time	This Insurance shall cover the Insured Person(s) whilst attending an event affiliated to an Insured Showing Council Society (as noted in this policy by endorsement), including direct travel to and from home and the event. Where an Insured Person has an overnight stay, the operative time extends to include travel to and from home or place of work (whichever is the later), during the whole time away and until return to home or place of work (whichever is the earlier) and starting not more than 36 hours before the start of the event and ending not more than 36 hours after the event has finished.

Item	Schedule of Benefits	Sum Insured (Each Insured Person) Category 3
1	Accidental Death	£5,000
2	Permanent Total Loss of Sight of One Eye	Not Covered
3	Permanent Total Loss of Sight of Both Eyes	Not Covered
4	Loss of One or More Limb(s)	Not Covered
5	Permanent Total Loss of Speech	Not Covered
6	Permanent Total Loss of Hearing	
	(a) In One Ear	Not Covered
	(b) In Both Ears	Not Covered
7	Permanent Total Disablement	Not Covered
8	Temporary Total Disablement	Not Covered
	Excess Period	N/A
	Benefit Period	N/A

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Extensions to Section A (applicable to all categories)

Item	Schedule of Benefits	Sum Insured
14	Medical Expenses	Not Covered
15	Hospital In Patient Expenses	Not Covered
16	Coma Benefit	Not Covered
17	Funeral and other Expenses	Not Covered
	Funeral Expenses	Not Covered
	Bereavement Counselling	Not Covered
	Executor Expenses	Not Covered
18	Dependant Child Benefit	Not Covered
19	Personal Effects	Not Covered
20	Home Modification Expenses	Not Covered
21	Hospital Transport Costs	Not Covered
22	Domestic Expenses	Not Covered
23	Childcare Expenses	Not Covered
24	Chauffeur Expenses	Not Covered
25	Prosthetic Limbs	Not Covered
26	Prosthetic Eye	Not Covered
27	Cosmetic Surgery	Not Covered

This Policy is signed on behalf of Underwriters

A handwritten signature in black ink, appearing to read 'M. Stark'.

Matthew Stark
Chief Executive Officer
Ortus Underwriting
Registered Office: 15 Westferry Circus, London, E14 4HD
Registered in England No: 08142321
Authorised and regulated by the Financial Conduct Authority

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Endorsements - Applicable to all Sections

Endorsement 1

It is hereby understood and agreed that:-

This insurance is extended to cover Second Opinion Medical Expenses up to £5,000 any one incident and up to £10,000 in total during the **Period of Insurance**:-

Cover

We will pay the cost for reasonable and necessary Medical Expenses incurred following **Accidental Bodily Injury** for a second opinion only.

Conditions applicable to Medical Expenses

- (a) **You** or the **Insured Person** must obtain prior written approval by Ortus Claims confirming a second opinion is reasonable and necessary.
- (b) **You** must provide evidence that state healthcare has been utilized prior to a second opinion being sought.

Exclusions applicable to Medical Expenses

- (a) **We** will not pay for any claim where the benefit payable is recoverable under any other Insurance that **You** or an **Insured Person** may have in force.
- (b) **We** will not pay for the first £100 each and every claim

Endorsement 2

It is hereby understood and agreed that:-

It is noted and agreed that judges and officials are covered at events and classes affiliated to or organised by the following Insured Showing Council Societies

British Miniature Horse Society
British Palomino Society
Lusitano Breed Society - Great Britain
Veteran Horse Society
Northern Counties Ponies Association
Side Saddle Association
Shire Horse Society
Sport Horse Breeding - GB
British Driving Society
The Arab Horse Society