



## Riders' Personal Accident Insurance 2025/26

Jockeys taking part in Point to Points run under the auspices of the Point to Point Authority are automatically covered by personal accident insurance whilst at a Point to Point that you are attending for the purpose of competing in a race. A summary of the benefits and restrictions are detailed within this document.

This is a Group personal accident policy with set benefits. It is not possible to amend these benefits for individual cases. Please review the schedule of benefits and if you require additional cover, over and above the cover offered by the Point to Point Authority, you should make additional arrangements with your own insurance provider or you can contact our insurance broker, Howden for additional help and advice.

This document is a summary only, and the full terms and conditions of the policy are contained in the group policy wording. A copy is available for inspection from the Point to Point Authority if required.





## Personal Accident Benefit Summary

<b>Policy Number</b>	ORT/ASTCPA/10014901
<b>Insured Name</b>	The Point to Point Racing Authority
<b>Insured Address</b>	The Point to Point Authority Limited, 20A Shrivenham Hundred Business Park, Majors Road, Watchfield, Swindon, SN6 8TZ
<b>Insured Person(s)</b>	Category A) All Members who hold a Full Riders' Qualification Certificate from the British Horseracing Authority Category B) All Members who hold a Hunt Members' Riders' Qualification Certificate from the British Horseracing Authority
<b>Age Limit</b>	Category A) Under 76 Years at the Policy Effective Date Category B) Under 76 Years at the Policy Effective Date
<b>Operative Time</b>	Category A) This Insurance shall cover the Insured Persons for Bodily Injury whilst participating in official Point to Point races from time of arrival at the course for the purpose of Point-to-Pointing to the time of departure  Category B) This Insurance shall cover the Insured Persons for Bodily Injury whilst participating in official Point to Point races from time of arrival at the course for the purpose of Point-to-Pointing to the time of departure.

Item	Schedule of Benefits	Sum Insured
1	Accidental Death	£35,000
2	Permanent Total Loss of Sight of One Eye	£25,000
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
	Permanent Partial Disablement	Not Covered
8	Paraplegia, Hemiplegia, Triplegia or Quadraplegia	£25,000
9	Temporary Total Disablement	£210.00 per week
	Excess Period	28 days
	Benefit Period	104 weeks
10	Dental Expenses	Up to £3,000
11	Facial Scarring	Up to £5,000
12	Hospital In Patient Expenses	£50 per day up to a maximum of £2,000
13	Damage to Personal Property	Up to £1,000



### **Additional Extensions**

This insurance is extended to cover any person under the age of 76 undertaking a rider assessment prior to their application for a Riders Qualification Certificate (RQC) or attending a Point to Point Training day.

Item 13 'Damage to Personal Property' is extended to cover loss or damage to an Insured Persons clothing and/or personal effects in the event that a Medical Practitioner damages such items whilst assessing the Insured Person for Bodily Injury.

### **Are there any restrictions on cover?**

- For cover to apply you must
  1. Hold a valid Riders' Qualification Certificate issued by the British Horse Racing Authority and have been accepted by Point to Point Authority Limited to take part in Point to Point Steeplechase Races being run in accordance with rules for Point to Point racing laid down by The British Horseracing Authority or the Irish National Hunt Steeplechase Committee or Irish Horseracing Regulatory Board only for the 2025/26 season.
  2. Hold a valid Hunt Members Riders' Qualification Certificate issued by the British Horse Racing Authority and have been accepted by Point to Point Authority Limited to take part in a Hunt Members Point to Point Steeplechase Race event being run in accordance with rules for Point to Point racing laid down by The British Horseracing Authority or the Irish National Hunt Steeplechase Committee or Irish Horseracing Regulatory Board only for the 2025/26 season.
- The amount payable for accidental death if you are unmarried, under 18 years of age or have no dependants is limited to £10,000.
- Where an Insured Person is over the age of 70 years at the effective date of this Policy:
  - (a) The sum insured for Items 1-7 on the Schedule shall be reduced to 10% of the sum insured as shown on the Schedule but limited to a maximum of £15,000 per Insured Person.
  - (b) Items 8 of the Schedule shall not be covered
- We will not pay the permanent total disablement benefit unless the disablement has lasted more than twelve (12) months and is medically determined to our satisfaction that in all likelihood there will be no improvement for the remainder of your life.
- Payment for a permanent physical disability not specified in the policy will be determined through a medical assessment of you to establish the degree of disability as a proportion of the sum insured for permanent total disablement without taking into consideration your occupation.
- If you suffer a temporary total disability and are not in paid employment, cover only applies if the injury prevents you from undertaking your usual duties (including scholastic duties if appropriate) and the payment we make is limited to the reimbursement of your reasonable additional out of pocket expenses for food, drink, telephone calls and transportation costs.



- If we pay temporary total disablement or facial scarring such payment will be deducted from any lump sum.

### **What are my obligations?**

In event of an accident which may result in a claim under this insurance you as an insured person must:

- Contact Howden as soon as feasible with as much information about your injury as possible.  
Karen Stewart  
Telephone: +44 (0)121 698 8046  
Email: [Karen.Stewart@howdengroup.com](mailto:Karen.Stewart@howdengroup.com)
- Please also advise **that you are covered under Point to Point Authority Limited and the Policy Number ORT/ASTCPA/10014901**

In event of an accident which may result in a claim under this insurance you must also:

- Seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
- Provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
- Provide Howden with all the information they reasonably require.

**If you require sight of the full personal accident policy, please contact the Point to Point Authority.**