



British Driving Society - Policy Summary

This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the policy document. A copy of the policy document is available on request.

The insurance policy is underwritten by The National Farmers Union Mutual Insurance Society Limited (NFU Mutual).

This cover only applies when you are a member of the British Driving Society.

Questions and answers about the policy

What are the key features of the policy?

Key Features	Limit
Covers any member's legal liability for injury or illness to another person or accidental damage to property of another, arising from ownership, possession or use of a horse or pony or another horse not owned by them	£5,000,000 (plus legal fees)

What are the key exclusions or limitations of the policy?

Key exclusions or limitations

- liability arising from any business or profession
- liability arising from scurry driving, horse driving trials or training for those activities
- damage to fences or crops by animals being ridden, driven or led
- no cover if another policy is in force covering the same liability
- the first £250 of any third party property damage claims

How can I contact NFU Mutual to make a claim?

To report an incident that may give rise to a claim on your policy, please call 0141 225 3204.

What do I do if I want to complain?

NFU Mutual strives to provide its customers with the highest level of service. If you wish to make comments of any kind about our service please contact the Regional Office or Call Centre that issued your policy.

If you are not satisfied with the way in which we have dealt with your complaint, please write to: The General Manager, NFU Mutual, Tiddington Road, Stratford upon Avon, CV37 7BJ.

In the unlikely event that you remain dissatisfied, the Financial Ombudsman Service may be prepared to review your complaint. You can find out more at www.financial-ombudsman.org.uk or by calling 0845 080 1800.

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Am I entitled to compensation?

We are covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at www.fscs.org.uk or by calling 0207 892 7300.

Information in addition to your Policy Summary

The Law

You and NFU Mutual are entitled to choose the law applicable to the insurance policy. NFU Mutual proposes to choose English Law as the law applicable to the insurance policy.

The contract and the relationship between NFU Mutual and you shall be governed by, and interpreted in accordance with, English Law. The contract shall be subject to the non-exclusive jurisdiction of the English Courts.

Statutory Status

You can check our statutory status on the Financial Services Authority's Register at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234. Our FSA registration number is 117664.

Language

The contract and other documents are drawn up in the English language. We will communicate with you in English throughout the duration of the policy.

Claims Handling Process

If anything happens that may give rise to a claim, you must tell us as soon as possible, giving your name and policy number, 80D19480.

If a claim is being made against you:

- do not respond to any writ, letter, claim or other documentation;
- send any writ, letter, claim or other documentation to us without delay;
- do not admit, repudiate or negotiate any claim.

NFU Mutual is The National Farmers Union Mutual Insurance Society Limited (No. 111982).
Registered in England. Registered Office: Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.
Authorised and regulated by the Financial Services Authority.
A member of the Association of British Insurers.
For security and training purposes, telephone calls may be recorded and monitored.