



In partnership with:



# RIDER & STABLE STAFF

Protection plan covering  
accidents and injury

[www.hiveinsure.ie](http://www.hiveinsure.ie)



This is a marketing communication

# THE RIDER & STABLE STAFF ACCIDENT PLAN

IF YOU SPEND YOUR LIFE AROUND HORSES, YOU'LL KNOW ABOUT THE DANGERS OF WORKING WITH ANIMALS. THEY CAN BE UNPREDICTABLE AND ACCIDENTS CAN HAPPEN AT ANY TIME...

## PROTECT YOURSELF

Every time you get on a horse, or work near horses, you're at risk of getting injured. And when injury happens, it can cost you financially. Perhaps you'll need to take time off work to recover, or money to pay for your treatment and check-ups.

This is why we've created the Rider & Stable Staff Accident Plan. It's for those who spend their lives around horses – who want to enjoy what they do, knowing that if a serious accident takes place, you'll get money to help with your costs.

## RAISING THE STANDARDS

We are delighted to be working in partnership with ISSA and AIRE to create new standards of customer and employee safety. Together we want to ensure everyone has protection in place so they can enjoy their activity without having to worry about accidents.



- ✓ STABLE STAFF
- ✓ TRANSPORT STAFF
- ✓ COMPETITORS & RIDERS



# YOUR BENEFITS EXPLAINED



	SILVER	GOLD
<b>MONTHLY PREMIUM</b>	€21 per month	€31.50 per month
<b>OUT OF WORK BENEFIT</b>	€180 per week	€250 per week
This is payable for every full week that you're unable to work following an equine-related accident. You'll receive this benefit until you can return to work, up to a maximum of 26 weeks. No benefit is payable for the first 2 weeks of disablement.		
<b>HOSPITALISATION BENEFIT</b>	€150 per week	€220 per week
This is payable for every full week you're in hospital as an in-patient following an equine-related accident. You'll receive this benefit until you leave hospital, up to a maximum of 10 weeks. No benefit is payable for the first 2 weeks of hospitalisation.		
<b>SERIOUS INJURY BENEFITS</b>		
<b>ACCIDENTAL DEATH</b>	€10,000	€15,000
<b>PERMANENT TOTAL DISABILITY</b>	€10,000	€15,000
<b>FRACTURE BENEFITS</b>		
<b>SKULL, LEG, KNEECAP, ANKLE, ARM, WRIST, COLLAR BONE</b>	€350	€400
A fracture means a breach in the continuity of the bone caused by an accident which is identified by an x-ray or in the case of a fracture which is unable to be x-rayed, by confirmation from a doctor.		

**FROM  
BROKEN  
BONES TO  
ACCIDENTS  
THAT KEEP  
YOU OFF  
WORK, WE'VE  
GOT YOU  
COVERED**

## WHAT ISN'T COVERED?

- ▶ This policy covers you whilst taking part in, practicing or working in equine related activities and sports
- ▶ Accidents during the first 7 days (unless you are claiming for a Serious Injury Benefit)
- ▶ Full-time professional sports
- ▶ Being under the influence of alcohol or drugs

## WHO CAN APPLY?

- You must be:
- ▶ Between the ages of 16 and 64 inclusive
  - ▶ Resident in the Republic of Ireland
  - ▶ Employed and working for a minimum of 16 hours per week, or self-employed

Please see the policy document for full information. All premiums shown include any Stamp Duty and/or Government Levy at the current rate, where applicable.

# THERE'S A BUZZ ABOUT HIVE

**BUYING INSURANCE CAN BE COMPLICATED, BUT IT REALLY SHOULDN'T BE. SO WE'VE SET OUT TO DO THINGS DIFFERENTLY - CREATE A BIT OF A BUZZ IF YOU LIKE...**

With over 20 years of experience behind us, we're obsessed with one thing - and that's making insurance simple and accessible to all.

And we're doing this for a good cause - so more people can better protect their lives making them feel safe, secure and happy.

## WE'RE ALSO DOING OUR BIT...

We feel it's not enough to simply protect our customers. We're also deeply committed to protecting

the environment and minimising our impact. So every member of the Hive team has signed up to 20 promises to work as sustainably as possible.

Our pledges focus on the key ways we can work sustainably, like recycling, reducing paper usage and waste, saving energy and carbon offsetting.

And we encourage all our customers to contact us and sign up to receive our regulatory

communications by email. By doing so, we can reduce the amount of energy used in printing and posting, plus there's less paperwork for you to manage.

Why not take a look at our website, [www.hiveinsure.ie](http://www.hiveinsure.ie) to find out more?



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## IMPORTANT INFORMATION

### CANCELLATION RIGHTS

If for any reason you're not satisfied with your plan, you may cancel it within 30 days from its start date for a full refund, provided that you've not made a claim.

### HOW TO MAKE A CLAIM

Simply call us on 074 9161868 or email [enquiries@hiveinsure.ie](mailto:enquiries@hiveinsure.ie) and we'll send you a claim form. Lines are open Monday to Friday, 9am-5pm (excluding public holidays).

### EXTRA PROTECTION

In the unlikely instance that Cowen Insurance Company Limited is unable to meet its obligations under this plan, you may be entitled to compensation from the Insurance Compensation Fund. Further information can be obtained from the Central Bank of Ireland.



074 9161868  
[www.hiveinsure.ie](http://www.hiveinsure.ie)

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Hive Insurance Services DAC (Company Registration No 360638) is regulated by the Central Bank of Ireland, registered number C29542 and a wholly owned subsidiary of Hive Insurance Services Limited.

This product is insured by Cowen Insurance Company Limited (company registration number C55905), with registered office at 380, Level 2, Canon Road, Santa Venera, SVR 9033, Malta. Cowen Insurance Company Limited is an insurance company authorised under the Maltese Insurance Business Act (Cap. 403 of the Laws of Malta) to carry on general business and is regulated by the Malta Financial Services Authority. RSPBR1RL 04-2022