

Who are the insurers?

The insurer is Lloyd's Syndicate 4472 via Ortus Underwriting.

Who is covered on the policy?

Only the Gold Member is covered on the personal accident policy and no other person, even if they are using your horse.

Where am I covered?

Anywhere in the world whilst undertaking recreational equestrian activities.

What is not covered?

This policy does not cover any loss resulting from:

- Riding or driving in any kind of race
- Provoked assault or fighting (except in self defence)
- Criminal acts and engagement in civil commotions or riots.
- Intentional self harm or suicide
- Deliberate exposure to exceptional danger
- An accident occurring whilst under the influence of alcohol

Please refer to the complete policy wording for a full list of exclusions.

Are there any conditions I need to adhere to?

You must notify insurers as soon as possible following any accident that could give rise to a claim. In the event of a claim you must co-operate with insurers and provide any records which are reasonably required to assess your claim.

Is there anything else I need to know?

- Cover does not apply to any insured person who at the point of inception or renewal are aged 85 or over.
- Only one benefit can be claimed as the result of any one incident.

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BHS insurance benefits

Your right to cancel

The insurance benefits are placed on master policies in the name of the British Horse Society for the benefit of all Gold Members of BHS. As such the insurance benefits do not include the usual statutory right to cancel within 14 days. Cover is operative whilst your BHS membership is in place, cancellation of your BHS membership for any reason will similarly cancel your insurance cover under the master policies. No return of premium is due from insurers if you cancel your BHS membership.

Claims procedure

In the event of a claim or an incident which may give rise to a claim under your BHS Gold Member's insurance please notify us as follows:

Public Liability

Please log your potential claim via the accident report form on the BHS Insurance Centre, call 01245 981553 or email bhsclaims@equusclaimsmangement.co.uk

Personal Accident

Please contact the Howden Claims team on 0208 1765164 or email bhsclaims@howdengroup.com

Period of Insurance

Your insurance benefits are valid for the duration of your BHS membership.

Your public liability insurance is in place from the inception or renewal of your BHS membership for 12 months. At the renewal of your membership, terms and conditions may change. You will be notified of any changes but you should ensure that each year you review any changes that may affect you.

Your personal accident insurance is in place from the renewal or inception of your BHS membership until 31 December each year. You will be covered on a new policy from 1 January each year until the expiry or renewal of your BHS Gold Membership. There will not be any changes to the benefits during your membership period, but occasionally there may be small changes to the terms and conditions. If there are any changes to your personal accident insurance cover then you will be notified.

Period of Insurance

If you wish to make a complaint in relation to the provision or administration of the insurance benefits, please contact:

ComplianceHIBL@howdengroup.com

or +44 (0)20 7623 3806,

in accordance with Howden Insurance Brokers Limited's Complaints Procedure, available at howdengroup.com/uk-en/complaints-procedure.



British Horse Society

Summary of gold membership insurance benefits

HOWDEN



As a Gold Member of British Horse Society (BHS) you automatically receive certain insurance benefits for your recreational equestrian activities.

The insurance is arranged by Howden Insurance Brokers Limited.

This document provides a summary of the cover that you receive as a Gold Member of BHS. However we strongly recommend that you read the full terms and conditions of the policy which are available online at the BHS Insurance Centre.

* Gold Membership includes BHS individual Gold (adult/junior/student), Family, BHS Friend, Life or Founder Memberships

Public Liability Insurance

What is Public Liability Insurance?

Public Liability insurance protects you if you are held legally liable for damage to property that you do not own (and is not in your care and custody), or an injury to a third party.

What does BHS Public Liability insurance cover?

Your BHS public liability insurance covers claims against you as a result of your use, ownership or control of a horse or horse drawn vehicle and your participation in recreational equestrian activities. Subject to the terms and conditions of the policy, insurers will pay legal costs incurred if you are held responsible for an injury to a third party or damage to third party property. If the outcome of an investigation finds that you were negligent in your actions the policy will pay damages to an injured party or will pay for the cost to repair damaged property.

What is the BHS Policy Limit?

The limit of liability for legal costs and damages is £30,000,000 in respect of any one claim.

Who are the insurers?

The primary insurer is Markel International Insurance Company Limited who write a limit of £5,000,000. There are further policies placed with JRP Underwriting, Axis Managing Agency Limited and QBE Casualty Syndicate 386 which increase the limit of liability to £30,000,000.

Who is covered on the policy?

The policy is designed to cover claims against the Gold Member only, however providing no other insurance cover is in place, the policy will also cover:

- Authorised Users: the policy will cover anyone using your horse with your permission providing that the Gold Member is present.
- Horse Grooms: the policy will cover anyone looking after your horse for unmounted activities only. This extension does not cover professional grooms who should have their own business insurance for their commercial activities.

Where am I covered?

You are covered whilst you are in the United Kingdom, Channel Islands or Isle of Man. If you are domiciled in Northern Ireland, cover is also in place whilst you are in the Republic of Ireland. Cover is extended to elsewhere in the world (except the United States of America, Canada, Russia, Belarus and Ukraine), for a maximum of 30 days during the period of insurance.

What is not covered?

This policy does not cover you for:

- The first £250 of each and every third party property damage claim.
- Injury to members of your own family or household, or any employee whilst working for you.
- Damage to property belonging to you or in your care, custody or control.
- Liability arising out of or incidental to any profession, occupation or business.
- Use of a horse or horse drawn vehicle for hire or reward.
- Equine excluded activities; stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, competitive polo, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain.

Please read the complete policy wording for a full list of exclusions.

Are there any conditions I need to adhere to?

- You must advise the Insurer as soon as possible of anything which may give rise to a claim being made against you.
- You must take all reasonable steps to maintain premises, stabling, fences, paddocks in a good state of repair.
- You must take all reasonable care to prevent accidents and act in accordance with all statutory obligations and regulations.

- Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will mean your cover is terminated and you will be unable to make a claim.
- You must ensure that you, anyone you are responsible for, and anyone using your horse are wearing appropriate protective equipment for the equine activities you are undertaking.
- You must ensure that all dangerous goods and chemicals are stored safely and in accordance with their applicable guidelines.
- You must ensure that authorised users and horse grooms are aware of the terms of the policy.

Failure to meet your obligations could result in a claim being rejected or a reduction in the amount the Insurer pays.

Is there anything else I need to know?

This is a policy of last resort. If there is any other valid insurance which is in place at the time of an accident leading to a claim, then the insurance afforded by the BHS policy will be in excess of, and does not contribute with, such other insurance.

Personal Accident Insurance

What is Personal Accident Insurance?

Personal accident insurance provides a set monetary benefit in the event of serious injury to the insured person.

What does the BHS Personal Accident policy cover?

The BHS policy covers serious injuries which result in the death or permanent disablement of the Gold member, as a result of their equestrian activities.

What are the BHS Policy Limits?

	Category A*	Category B**
Accidental death	£5,000	£10,000
Total loss of sight in one or both eyes	£5,000	£10,000
Loss of hearing in one ear	£1,250	£2,500
Loss of hearing in both ears	£5,000	£10,000
Loss of speech	£5,000	£10,000
Loss of one or more limbs	£5,000	£10,000
Permanent total disablement	£5,000	£10,000

Category B benefits apply if the accident occurs at an event, or whilst travelling to an event, organised by or affiliated to: the BHS, British Showjumping Association, The Pony Club, British Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriagedriving, Endurance GB or Fédération Equestre Internationale.