

British Horse Society Gold Member's Insurance: Summary of Change and Important Conditions

For memberships renewing or incepting in 2026

The [BHS Members Personal liability Wording 1/1/26](#) applies to British Horse Society Gold Member's from the inception or renewal of their BHS membership in 2026. This is a new wording provided by your insurer Markel. Whilst the terms are broadly the same we would like to highlight the important conditions that relate to the policy along with changes that have been made.

Changes to your policy:

- The territorial limits (where you are covered), are United Kingdom, Channel Islands and the Isle of Man. The territorial limits were previously extended to include a maximum of 90 days outside of the United Kingdom, Channel Islands and Isle of Man (excluding USA and Canada). This has been reduced to 30 days only outside of the usual territorial limits and excludes USA, Canada, Ukraine, Russia and Belarus.
- If you are domiciled in Northern Ireland, the standard territorial limits now include the Republic of Ireland.
- The following additional conditions now apply (detailed in full under Important Terms detailed below):
 - Protective clothing
 - Use of dangerous goods
 - Upkeep and Maintenance of Property (see clause below)
 - Authorised Users Additional Conditions
 - Horse Grooms Additional Conditions
- The following additional exclusions apply:
 - Competitive polo is included in the equine excluded activities
 - Abuse
 - PFAS
 - Lack of Maintenance

Important terms applicable to this policy:

Conditions precedent

Name	Details
Claims (Action that must be taken by you)	It is a condition precedent to our liability to make any payment under this policy that no admission, offer, promise, payment, or indemnity shall be made or given by or on behalf of you without our written consent.

We shall be entitled if **we** so desire to take over and conduct in **your** name the defence or settlement of any claim, or to prosecute in **your** name for **our** benefit any claim for indemnity or damages or otherwise.

We shall have full discretion in the conduct of any proceedings and in the settlement of any such **claim** against **you** and **you** shall give all such information and assistance as **we** may require.

It is a condition precedent to any liability of **ours** to make any payment under this **policy** that **you** will:

- (a) give written notice to Howden Insurance Brokers Limited as soon as possible of any circumstance which may give rise to a claim under this **policy** with full particulars of such circumstance – please see 'How to make a claim' on page 6 for contact details;
- (b) provide all additional information **we** may require within the time stipulated by **us**;
- (c) forward unanswered to **us** immediately as they are received every claim form, summons, or other originating process, or any letter of claim or other **policy** will be in excess of and will not contribute with such other insurance.

Other Important Conditions

Name	Details
3.1 Protective Clothing	<p>You must ensure that You and/or any person or rider that You are responsible for, including any authorised user(s), are wearing Approved Protective Equipment as required during any mounted interaction with horses, including riding, training or competing, this includes for example riding hats, body protectors, riding footwear, high visibility clothing and air jackets as required for the respective activity.</p> <p>In respect of riding hats specifically, the riding hats worn must bear a quality assurance mark as evidence of quality testing from organisations such as British Standards Institution (BSI), INSPEC International Limited, Snell Memorial Foundation (SNELL) and/or Safety Equipment Institute (SEI).</p> <p>For the purpose of this condition, "Approved Protective Equipment" means safety equipment and/or attire that meets the minimum standards set by the British Horse Society (BHS), or other such applicable recognised regulatory bodies, as applicable at the time of the incident.</p> <p>The insurers will not pay for any incident or reduce the amount payable if the insured is not following condition 3.1, unless the insured can prove that not following this condition did not increase the risk of the incident happening.</p>
3.2. Use of Dangerous Goods	<p>The insured must ensure all dangerous chemicals, poisons, insecticides, and other hazardous substances used in connection with the equine activities shall be:</p> <ul style="list-style-type: none"> a) used strictly in accordance with the manufacturer's instructions, applicable statutory and regulatory requirements, and any relevant industry codes of practice;

- b) stored securely in clearly labelled, appropriate containers in accordance with the manufacturer's guidelines and prevailing safety standards;
- c) maintained in a condition that ensures their continued safe use and storage, including regular inspection for signs of deterioration, leakage, or contamination.

The **insurers** will not pay or will reduce the amount payable for any incident if the **insured** is not following condition 3.2, unless the **insured** can prove that not following this condition did not increase the risk of the incident happening.

5.2 Authorised Users – Additional Conditions	In addition to the conditions within the General Conditions, the following conditions also apply to this extension.
	The insured must ensure:
	<p>i) the insured has taken all reasonable steps to inform any authorised user of the relevant terms, conditions, limitations, and exclusions of this policy that may affect the authorised user's rights or entitlements under it; and</p>
	<p>(i) the insured has taken all reasonable steps to inform the authorised user that their entitlement to benefit from this policy is conditional upon their compliance with such terms and conditions; and</p>
	<p>(ii) the insured has taken all reasonable steps to inform the authorised user, that failure to observe or comply with the applicable policy terms may result in the denial of coverage or reduction in payments under this policy.</p>
	In the event the insured and/or the authorised user have not complied with the above conditions (i) – (ii). it will impact the authorised user's ability to make a claim under this policy or the amount that the insurers will pay.
5.4 Horse Grooms – Additional Conditions	In addition to the conditions within the General Conditions, the following conditions also apply to this extension.
	The insured must ensure:
	<p>(i) the insured has taken all reasonable steps to inform any horse groom of the relevant terms, conditions, limitations, and exclusions of this policy that may affect the horse groom's rights or entitlements under it; and</p>
	<p>(ii) the insured has taken all reasonable steps to inform any horse groom of their entitlement to benefit from this policy is conditional upon their compliance with such terms and conditions; and</p>
	<p>(iii) the insured has taken all reasonable steps to inform any horse groom, that failure to observe or comply with the applicable policy terms may result in the denial of coverage or reduction in payments under this policy.</p>

In the event the **insured** and/or the **horse groom** have not complied with the above conditions (i) – (ii) it will impact the **horse groom's** ability to make a claim under this **policy** or the amount that the **insurers** will pay.

Additional Exclusions

In addition to the exclusions within the Section 5 – What is not Covered, the following exclusion also applies to this extension.

This **policy** will not cover any loss, liability, costs or expense, caused by, arising out of or relating to:

(i) any grooming activities whilst the **horse groom** is mounted on a **horse**.

7.3 Upkeep and Maintenance of Property

You must, throughout the **Period of Insurance**, take all reasonable steps to **maintain** the premises, stabling, fencing, paddocks, and any other equine-related structures, equipment, or enclosures in a good state of repair and in proper working order, so as to prevent injury to **horses**, third parties, or **damage** to property.

7.9 Reasonable Precautions

You must throughout the period of insurance take all reasonable precautions:

- a. to prevent any **event** which may give rise to a **claim** under this **policy**;
- b. to maintain everything used in **your equine activities** in proper repair;
- c. to comply with all statutory and other obligations and regulations imposed by any authority;
- d. to make good or remedy any defect or danger which becomes apparent and take such additional precautions as the circumstances may require.

Exclusions

Name	Details
Excluded equine activities	means 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.
Lack of Maintenance	your failure to properly maintain any premises, stabling, fencing, paddocks, and any other equine-related structures, equipment, or enclosures in a good state of repair and in proper working order, so as to prevent injury to horses , third parties, or damage to property.

This exclusion applies regardless of whether the lack of **maintenance** was the sole cause of the loss or operated in combination with another cause(s).
