

## Working alongside the BHS – what insurance cover do I need?



The BHS rely on their volunteers and venue owners to support Equestrian Access Groups and British Horse Society Committees across the UK, and the below sets out the answers to some questions that we are frequently asked

### **I allow BHS Committees or Equestrian Access Groups to use my land to host events, free of charge, am I covered?**

As the land/venue owner, you are responsible for insuring against your legal liability should a member of the public get injured whilst on the land. You have a duty to maintain the land to ensure individuals are kept safe. Cover can be arranged as an extension to a household or yard policy for the hiring of facilities, or as a standalone policy. It is worth noting that the landowners policy will only be called upon if you are negligent, should the injury, and resulting claim, be as a result of the activity/event itself, the BHS as the organiser would be held responsible, and as such the BHS policy would handle the claim.

### **As a committee or Equestrian Access Group volunteer, does the BHS cover me if a claim is made against me?**

The BHS public liability policy extends to cover volunteers should a claim be made against them personally, for injury to a third party or property damage. The policy contains a last resort clause, which means if there is another policy under which the volunteer can claim the claim will be directed to this policy in the first instance. However, whilst acting as BHS volunteer, a standard household or horse policy would not offer any cover, therefore the BHS policy would act as one of first resort.

The policy would protect the BHS and volunteers alike if a volunteer is pursued in a personal capacity and the claims process would be the same. Obviously a claimant is within his/her right to name a volunteer personally and the BHS in any action, in which situation the policy would respond to defend both parties.

The BHS cover would act in excess of the limits under a volunteers own policy.

### **I note the wording excludes 'deliberate acts' what constitutes a deliberate act?**

A deliberate act would be one taken with intent to cause harm to a third party or their property. Such acts cannot be covered under an insurance policy as this would go against public policy.

**I am a volunteer from a BHS committee or Equestrian Access Group in a variety of roles, do I have any cover if I get injured?**

As a volunteer, the Employers Liability cover would extend to cover yourself should you be injured whilst working on behalf of the BHS. However under a liability policy the BHS would need to be proven negligent for the injury.

The BHS also hold a personal accident benefit policy, which provides a one off payment should a volunteer suffer an injury whilst undertaking duties on behalf of the BHS which results in death, loss of sight, limb, or hearing or permanent disablement. A weekly benefit is also provided for temporary disablement, but should full loss of earnings cover be required an individual personal accident policy should be sought. (Please note cover is restricted to those under the age of 85).