

Evidence of insurance

British Horse Society Gold Members – for new memberships
and renewals in 2026

HOWDEN

Evidence of Insurance

Subject to the terms, conditions, limitations and exclusions of the British Horse Society Personal Liability Wording 2026, the named insurers agree to cover British Horse Society Gold Members in respect of legal liability for damages incurred as a result of a claim made against a British Horse Society Gold Member for accidental bodily injury to any person and/or damage to third party property occurring during the period of insurance, within the territorial limits, and as a result of the member's equine activities, or use and/or ownership of a horse.

Master Insurance Policy Number	B1161S26DT826
Master Policyholder	British Horse Society
Insured	Individual Gold Members of the British Horse Society
Master Policy Period of Insurance	Risks attaching during the period: From: 1 st January 2026 To: 31 st December 2026
Member's Period of Insurance	The Period of Insurance starts from the beginning of your membership with the British Horse Society and ends either: (a) upon the expiration of 12 months from the commencement of your membership; or (b) the termination of your membership with the British Horse Society whichever is sooner
Limit of Indemnity	The Primary level of cover is GBP 5,000,000 in respect of any one Event, inclusive of all costs and expenses underwritten by Markel International Insurance Company Limited. Further policies provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386 increase the total limit of indemnity to GBP 30,000,000
Excess	GBP 250 for each and every claim in respect of damage only
Territorial Limits	United Kingdom, Channel Islands and the Isle of Man only. However, where the member is domiciled in Northern Ireland and the domicile address held on record by the British Horse Society for the member is in Northern Ireland, the territorial limits are extended to include the Republic of Ireland. Cover is extended to include a maximum of 30 days cover outside of the territorial limits excluding any claim occurring in Russia, Belarus, Ukraine, the United States of America or Canada.

This document is not a policy of insurance and should not be considered as such. The full terms and conditions of the policy are available on the British Horse Society website, the British Horse Society Insurance Centre or alternatively paper copies can be provided on request from the British Horse Society (Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ) or Howden Insurance Brokers Limited (One Creechurch Place, London, EC3A 5AF)

The logo for Howden, featuring the word "HOWDEN" in a bold, dark teal, sans-serif typeface. The letters are closely spaced and have a modern, slightly geometric feel. The logo is positioned on the left side of the page, partially overlapping a large, light green circular shape that extends from the left edge.

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