

British Horse Society Gold Members Personal Liability Insurance

Insurance Product Information Document

This insurance is provided by Markel International Insurance Company Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202570. The company is registered in England and Wales No: 00966670 with registered address at 20 Fenchurch Street, London, EC3M 3AZ. VAT number 245 7363 49 through a master policy agreement with the British Horse Society.

Markel International Insurance Company Limited provide a Public Liability limit of GBP5,000,000. This is part of a wider program where the total limit of liability is increased to GBP30,000,000 through additional policies provided by other insurance carriers. Full details of these additional policies can be provided by Howden on request.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, can be found in the schedule and policy wording which is available on request.

What is this type of Insurance?

This Policy provides personal liability insurance for the benefit of Gold members of the British Horse Society. This is Public Liability insurance policy to insure any Gold Member against legal liability for accidental injury to a third party or damage to third party property that occurs during the member's period of insurance and arises in connection with your equine activities including your use, ownership or control of a horse or a horse drawn vehicle



What is insured?

- ✓ Accidental bodily injury to a third party up to as a result of your equine activities and/or the ownership of a horse occurring during your period of insurance and within the territorial limits.
- ✓ Accidental damage to third party property up to as a result of your equine activities and/or the ownership of a horse occurring during your period of insurance and within the territorial limits.

Automatic Extensions (included as standard):

Your insurance extends to provide cover for the following automatically:

- ✓ for your legal liability for damages incurred outside of the territorial limits for a maximum of 30 days during the members period of cover (excluding Russia, Belarus, Ukraine, the United States of America or Canada).
- ✓ any authorised users who are using your horse with your permission whilst in your presence.
- ✓ for cross liabilities in the case that there is more than one insured party.
- ✓ for any horse groom undertaking grooming services while working for you and whilst unmounted only. This extension does not apply to a professional groom.

Any person covered under the extensions must fulfil and be subject to all the Terms and Conditions, Limitations and Exclusions of the Master policy.



What is not insured?

- ✗ Abuse or allegations of abuse
- ✗ Aircraft, watercraft and vehicles
- ✗ Asbestos
- ✗ Assumed liability
- ✗ Cyber incidents
- ✗ Communicable disease
- ✗ Deliberate acts
- ✗ Design defects
- ✗ The excess amount stated in the members schedule
- ✗ Events organised by you
- ✗ Fines and penalties
- ✗ Horse drawn vehicles used for hire and reward
- ✗ Horse instruction activities
- ✗ Injury to you or any member of your family or household, or to any employee.
- ✗ Lack of maintenance
- ✗ Loss of or damage to property belonging to you or in your care, custody and control, or belonging to or in the care, custody or control of a member of your family, employee or horse groom
- ✗ Perfluorinated compounds, pollution, radioactive contamination
- ✗ Product liability
- ✗ Professional liability
- ✗ Pollution and contamination
- ✗ Any strike, riot and civil commotion
- ✗ Terrorism
- ✗ War

Are there any restrictions on cover?



- ! This is a policy of last resort and sits in excess of any other valid and collectable insurance policy in place at the time of a claim.
- ! The policy does not include cover for any claim arising as a result of the following 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.
- ! This policy only provides cover if you hold a valid gold membership with the British Horse Society and are domiciled in The United Kingdom, Isle of Man or the Channel Islands.

Where am I covered?



- ✓ Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. If you are domiciled in Northern Ireland then you are also covered in the Republic of Ireland
- ✓ Temporary cover outside of the UK for a maximum of 30 consecutive calendar days

What are my obligations?



- 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.
- You must pay the first GBP250 of any claim involving third party property.
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount the Insurer pays.
- 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 you are wearing all required 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.



When and how do I pay?

Payment for this insurance is included within your membership fee paid to the British Horse Society.



When does the cover start and end?

Cover starts from the beginning of your membership of the British Horse Society in 2026 and continues for a period of 12 months providing that you keep your membership in place, otherwise your cover under this policy will be cancelled.



How do I cancel the contract?

As this is a master policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your membership of the British Horse Society or do not renew your membership, your insurance cover will cease from the time of such cancellation or non-renewal.