

**British Horse Society Accredited Professional's Equine Insurance Policy – Public Liability  
Master Insurance Schedule**

**Master Insurance Policy No:** B1262BW0430923

**Master Insurance Holder:** The British Horse Society (Registered Charity No 210504)

**Address:** Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ

**Insured:**

1. Individual who is an Accredited British Horse Society Professional Coach including Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experimental Learning) Coach
2. Individual who is an Accredited British Horse Society Professional Groom
3. Individual who is an Accredited British Horse Society Professional Assessor, Verifier, Trainer or Moderator

**Period of Insurance:** Risks attaching during the period:

**From:** 01st January 2023

**To:** 31st December 2023

both days inclusive Local Standard Time at the address shown above.

**Individual's Period of Insurance:** Twelve consecutive months only from the time of attachment per individual.

**Limit of Indemnity:** GBP 10,000,000 in respect of any Event, inclusive of all costs and expenses.

**Excess:** GBP 250 for each and every claim in respect of Damage to Property.

**Territorial Limits:** United Kingdom, Channel Islands and the Isle of Man including up to a maximum of 90 days in all elsewhere in the world during the Period of Insurance but excluding the United States of America and Canada.

**Law and Jurisdiction:** English law within the jurisdiction of the courts of England and Wales

**Identity of Insurers:** Markel International Insurance Company Limited (Markel)  
Markel International Insurance Company Limited 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.  
Registered address, 20 Fenchurch Street, London EC3M 3AZ.

**Business Activities:**

**1. Accredited British Horse Society Professional Coach** including

Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experimental Learning) Coach includes providing a lesson to a pupil using the pupil's own Horse in return for remuneration. An Accredited British Horse Society Professional Coach including Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experimental Learning) Coach may mount the Horse to demonstrate something to a pupil for no longer than is required. Demonstration on coach's own Horse providing any pupil does not mount the coach's own Horse. Organisation of coaching events where Accredited Professional Coaches provide lectures and or teaching. General yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals. Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding, including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.

**2. Accredited British Horse Society Professional Groom** includes general yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals. Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding, including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.

**3. Accredited British Horse Society Professional Assessor, Verifier, Trainer or Moderator** includes carrying out of inspections of riding establishments or livery yards to ensure that they comply with the criteria for British Horse Society approval. They may also carry out an initial inspection to establish whether British Horse Society approval should be granted or visit to investigate a complaint regarding a British Horse Society Approved Centre. Providing a lesson to a pupil using the pupil's own Horse in return for remuneration. A coach may mount the Horse to demonstrate something to a pupil for no longer than is required. Demonstration on coach's own Horse providing any pupil does not mount the coach's own Horse. Organisation of coaching events where the coach provides lectures and or teaching. General yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals. Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.

**Business Excluded Activities:** We will not pay any claim arising from activities that are not stated in the Business Activities.

**Endorsements:** This Policy excludes any initiative or activity not specified as included in the Schedule. Any new initiative or new activity must be submitted to Us for Our consideration and if We agree to insure such initiative or activity under this Policy, We will provide details of any premium required and the terms and conditions of providing such cover.

This Policy excludes all liability arising from or out of competing horses on behalf of third parties.



Signed by Susan Middleton, CEO.

On behalf of SEIB Insurance Brokers Ltd