

**The British Horse Society Gold Members  
Insurance Product Information Document  
Public Liability Insurance**

**Company: The primary level of Public Liability cover (£5,000,000) provided under the policy is underwritten by Markel International Insurance Company Limited. Excess layer cover of £15,000,000 is underwritten by AIG Europe Limited and a further excess layer of £10,000,000 is underwritten by JRP Underwriting. Totaling £30,000,000.**

This insurance is provided by South Essex Insurance Brokers Limited who is registered in the UK. South Essex Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority. Registered number: 479477.

**What is this type of insurance?**  
Public Liability Insurance.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in The British Horse Society (BHS) Gold Members Public Liability Policy document which is available from The British Horse Society.



**What is insured?**

- ✓ Accidental Bodily Injury to any person (subject to the policy exclusions)
  - ✓ Accidental loss of or damage to property (subject to the policy exclusions )
  - ✓ Happening anywhere in the world arising out of your use, ownership or control of horses
  - ✓ £30,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance
- Extensions include:
- ✓ 1. Authorised Users' Indemnity. The Master Personal Liability Insurance extends to indemnify any person to use the Assured's horse or horse drawn
  - ✓ 2. Grooms indemnity. The Master Personal Liability Insurance extends to indemnify any groom while working for the assured for liability arising out of such work for the assured.
  - ✓ Provided always that such person covered under extensions 1 and 2 shall as though they were the Assured observe, fulfill and be subject to the Terms and Conditions, Limitations and Exclusions of Master Insurance.



**What is not insured?**

This policy does not cover:

- ✗ Bodily injury to members of your own family or household, or any employee whilst working for you
- ✗ loss of or damage to property belonging to you or in your care, custody or control; or in the care, custody or control of any member of your family or person in your service
- ✗ liability arising out of or incidental to any profession, occupation or business
- ✗ punitive, exemplary or multiplied damages
- ✗ Horse racing, point to point racing or steeplechasing other than:
  - ✗ Endurance riding
  - ✗ Racing which forms part of an equestrian event the primary purpose of which is not racing and where the said race is not being run under the rules of any turf or similar authority
- ✗ Use of a horse or horse drawn vehicle for hire or reward



**Are there any restrictions on cover?**

- ! The excess under the policy for third party property damage is £250 for each and every claim.
- ! This is a policy of last resort, that is to say that if at the time of any claim under this insurance there is any other valid and collectible insurance available to the Insured or any other Insured party, other than insurance that is specifically stated to be in excess of this Policy and names the Insured for the insurance, then the Insurance by this Policy will be in excess of and will not contribute with such other insurance.



### **Where am I covered?**

Claims arising anywhere in the world subject to UK jurisdiction.

Cover is provided for members normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of Her Majesty's Forces Overseas.



### **What are my obligations?**

At the beginning of the period of membership you must give complete and accurate answers to any questions you are asked.

The member must take all reasonable care to prevent accidents.

DO NOT under any circumstances admit responsibility, either verbally or in writing

DO NOT offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury- if you do, you may invalidate your insurance cover

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as possible to: South Essex Insurance Brokers Limited, BHS Equine, C/O Markel International Insurance Company Limited, 20 Fenchurch Street, London, EC3M 3AZ. Or call 0345 8734907



### **When and how do I pay?**

The British Horse Society will advise you of the full details of when and the options by which you can pay.



### **When does the cover start and end?**

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with the British Horse Society.



### **How do I cancel the contract?**

This is a group policy provided by the BHS as part of your membership benefits. As such there is no facility to cancel the policy should you decide that you do not require the cover.