

Evidence of Public Liability Insurance (British Horse Society)

This Insurance shall indemnify the Insured against their liability at law for damages and claimant's costs and expenses in respect of, Injury to any person, Damage to Property arising out of Equine Activities and interference with or loss of enjoyment of Property as a result of obstruction trespass or nuisance occurring during the Period of Insurance and within the Territorial Limits, in accordance with the Limits, Terms, Conditions and Exclusions of the Master Insurance issued to the British Horse Society, a copy of which will be made available upon written request to the society at Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ.

1. **Reference** **MPEND025A120**
2. **Name of the Insured**
 1. Individual Gold (adult, junior, student, family), BHS Friend, Life or Founder Members of the British Horse Society (excluding Overseas, Silver and Helping Horses Members)
 2. Members of British Horse Society Affiliated Riding Clubs but only whilst participating in (excluding whilst travelling to and from) activities (including social and fund raising activities) organised and/or run by British Horse Society Affiliated Riding Clubs, the Riding Clubs Office, for Members resident in Northern Ireland only, organised and/or run by a Member Club of the Association of Irish Riding Clubs
 3. Members of British Horse Society Premium Affiliated Equestrian Access Groups but only whilst participating in (excluding whilst travelling to and from) activities (including social and fund raising activities) organised and/or run by the Group of which they are a member or whilst in a clearing party officially organised by an Affiliated Equestrian Access Group.
 4. Members of Committees of the British Horse Society but only insofar as such liability relates to the individual's activities as member of such Committees
 5. Members of British Horse Society Show Centres but only whilst participating in (excluding whilst travelling to and from) activities (including social and fund raising activities) organised and/or run by and held at a British Horse Society Show Centres.
3. **Address of the Insured** Care of Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ
4. **Period of Insurance**

From: 1st January 2020
To: 31st December 2020 **both days inclusive**
5. **Limit of Indemnity** The Primary level of cover is £5,000,000 in respect of any one claim, unlimited in respect of all claims occurring during the period of Insurance underwritten by Markel International Insurance Company Limited, excess layer cover of £15,000,000 is underwritten by AIG Europe Ltd and a further excess layer of £10,000,000 underwritten by JRP Underwriting, totalling £30,000,000.
6. **Territorial Limits** Anywhere in the world for any member normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands, or at bases of Her Majesty's Forces Overseas
7. **Excess** The insurers shall not be liable for the first £250 in respect of all damages, costs and expenses. The excess shall apply to each occurrence other than legal liability arising out of bodily injury.

This document is not a policy of insurance and should not be considered as such. For a copy of the full terms and conditions applicable to this insurance please contact the British Horse Society at the address stated above.

