

BHS Gold Members

Public Liability & Personal Accident Insurance

Public liability and Personal Accident insurance is included with Gold membership of the British Horse Society. This is a summary of the cover together with the main exclusions. Please refer to the BHS website for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

South Essex Insurance Brokers, South Essex House
North Road, South Ockendon, Essex RM15 5BE
Telephone 0345 450 0634.

Public Liability Insurer

Markel International Insurance Company Limited

Registered in England number 966670

Registered Address: 20 Fenchurch Street, London, EC3M 3AZ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Personal Accident Insurer

Millstream Underwriting Ltd

52-56 Leadenhall Street, London, EC3A 2EB

Registered in England No. 4977362

Authorised and regulated by the Financial Conduct Authority
Registration No. 308584

Claims Procedure

In the event of a claim or an incident which may give rise to a claim under your BHS Gold Member insurance:

✓ DO

phone one of the following numbers:
Public Liability Claims - 0345 8734907
Personal Accident Claims - 0330 6600723
(Mon-Fri 9am-5pm)

✗ 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.

The British Horse Society Gold Members

Public Liability & Personal Accident Policy Summary

New Memberships & Renewals in 2020



Visit www.seib.co.uk Call 0345 450 0634

South Essex House · North Road · South Ockendon · Essex · RM15 5BE

IMPORTANT DOCUMENT

Please keep in a safe place

The British Horse Society is an Appointed Representative of South Essex Insurance Brokers Limited who are authorised and regulated by Financial Conduct Authority

K2900 BHS Gold Members DL V2 20-12-19



BRITISH HORSE SOCIETY - GOLD MEMBERS

Public Liability Insurance

This section of the document is a summary of the cover provided by the British Horse Society Gold Member, Public Liability Insurance Policy. It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from:

The British Horse Society, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

Name of the Insurer

The primary level of public liability cover (£5,000,000) provided under the policy is underwritten by Market 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, totaling £30,000,000.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage, for any person who holds a current/paid up BHS individual Gold (adults/junior/student/family), BHS Friend, Life or Founder membership of the BHS and abides by the BHS membership rules.

Key Features and Benefits

This policy covers your **legal** liability for:

- Accidental bodily injury and/or loss of or damage to third party property (subject to exclusions below) arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in other horse related activities.
- Territorial Limits - Anywhere in the world
- £30,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance
- Cover is provided for members normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands, the or at bases of Her Majesty's Forces Overseas.

Extensions

1) Authorised Users' Indemnity.

The Master Personal Liability Insurance extends to indemnify any person to use the Assured's horse or horse drawn vehicle or a horse or horse drawn vehicle normally in the Assured's custody while using such horse or horse drawn vehicle only subject always to General Condition (5).

2) Grooms Indemnity

The Master Personal Liability Insurance extends to indemnify any groom while working the Assured for liability arising out of such work for the Assured.

Provided always that such persons covered under Extensions 1 and 2 shall as though they were the Assured observe, fulfill and be subject to the Terms, Conditions, Limitations and Exclusions of the Master Insurance.

Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- The first £250 of each and every third party property damage claim
- 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
- liability arising out of the ownership, possession or use of any mechanically propelled vehicle or any craft designed to travel through the air, space or water (other than hand propelled watercraft or rescue craft)
- deliberate acts or omissions

Significant Conditions

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.

Period of Insurance

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.

Your Right to Cancel

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.

Claims Procedure

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 Market International Insurance Company Limited, 20 Fenchurch Street, London, EC3M 3AZ

Complaints Procedure

At Pen Underwriting, it is always our intention to provide a first class standard of service. However, it is appreciated that occasionally things go wrong. In a majority of cases the agent who arranged the insurance will be able to resolve any concerns and You should contact them directly in the first instance.

Alternatively You can complain by contacting Pen Underwriting Limited (as per the contact details below) quoting Your Policy and/or Claim number. We will investigate Your concerns and provide a response as soon as possible.

Address:

Pen Underwriting Limited Complaints 7th Floor Spectrum Building

55 Blythswood Street Glasgow G2 7AT

Telephone: 0141 285 3539

Email: pencomplaints@penunderwriting.com

Further details of Our internal complaint-handling procedures are available on request.

You can also contact Your Insurer, contact details can be found in The Schedule.

Should You remain dissatisfied having received a Final Response to Your complaint and You fit the definition of an 'eligible complainant', You may then be able to refer Your complaint to the Financial Ombudsman Service (FOS). Please note that the FOS allow 6 months from the date of the Final Response to escalate Your complaint to them. Further details on eligibility and the referral process can be found on the FOS Website.

Address:

The Financial Ombudsman Service Exchange Tower London E14 9SR

Telephone: 0800 0234567 (for landline users)

Telephone: 0300 1239123 (for mobile users)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

The providers of this insurance as defined in this Policy are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations You may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of the claim.

You are covered for 90 per cent of the claim without any upper limit. However, for compulsory classes of insurance You are covered for 100 per cent of the claim without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.

You can visit the website at www.fscs.org.uk or write to:

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers,

Portsoken Street, London, E1 8BN.

BRITISH HORSE SOCIETY – GOLD MEMBERS

Personal Accident Insurance

This is a summary of the cover and does not contain all the terms and conditions of your Policy, which can be found in the policy document, a copy of which is available upon request. From: The British Horse Society, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ Please take time to make sure you understand the cover it provides.

Name of the Insurer

The personal accident cover provided under the policy is underwritten by Millstream Underwriting Ltd on behalf of Arch Insurance Company (Europe) Ltd.

Features and benefits

PROVIDES COVER FOR ACCIDENTAL DEATH, LOSS OF LIMB OR SIGHT AND PERMANENT TOTAL DISABLEMENT ONLY as a consequence of:

- A: Horse related accidents other than whilst attending an organised equestrian event as defined in B below but including travelling to and from such event.
B: Horse related activities whilst attending an event or official Practice/Training session organised by or affiliated to the BHS, British Show Jumping Association, Pony Clubs, BHS Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriage Driving, Endurance GB or Fédération Equestre Internationale

Up to a maximum benefit of £5,000 in respect of A and £10,000 in respect of B

You can only claim for one of the benefits as a result of any one accident

Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.

Significant or Unusual Exclusions or Limits

This section will not provide any cover to any insured persons who at the point of inception are 85 years of age or more.

This section does not cover injury arising from:

- Anybody engaged in air travel unless as a fare paying passenger
- Suicide or deliberate self harm
- Member of the armed forces
- Any illness or disease
- Any gradually operating cause
- Influence of solvents, drugs or medication unless prescribed
- Being under the influence of alcohol over the legal limit
- War risks
- Any claim in excess of the policy's aggregate limit
- Nuclear, chemical or biological terrorism
- Engaging in a criminal act
- Temporary disablement or loss of earnings cover

Period of Insurance

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

Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the insurer. No refund of Premium may be payable. The insured may not cancel this Policy.

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0330 6600723 available Monday to Friday 9am until 5pm, within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by writing to Millstream Personal Accident Claims Team Cega Group Services Limited, Funtington Park, Cheesmans Lane, Funtington, Chichester West Sussex, PO18 8UE or sending an e-mail to PAclaims@mstream.co.uk.

Complaints Procedure

We are dedicated to providing a high quality service and want to maintain this at all times. If you are not satisfied with our service please contact us, quoting your Policy details, so we can deal with your complaint as soon as possible. Our contact details are: The Managing Director, Millstream Underwriting Limited, 52-56 Leadenhall Street, London, EC3A 2EB. Email: policies@mstream.co.uk

You may approach the Financial Ombudsman Service (FOS) for assistance if you are not satisfied with our final response. Contact details are given below. A leaflet explaining its procedure is available on request. The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone: 0330 1239123
Email: enquiries@financial-ombudsman.org.uk

Financial Service Compensation Scheme

In the unlikely event that we are unable to meet our liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme. Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3 7QU. Telephone: 0800 678 1100