

BHS Members Policy – Personal liability Master Insurance Schedule

Master Insurance Policy No:	MPEND025A121
The Master Insurance Holder:	The British Horse Society (Registered Charity No 210504)
Address:	Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ
Insured:	Individual Member of The British Horse Society
Period of Insurance:	Risks attaching during the period: From: 01st January 2021 To: 31st December 2021 both days inclusive Local Standard Time.
Members Period of Insurance:	Twelve consecutive months only from the time of attachment per membership of The British Horse Society.
Limit of Indemnity:	GBP 5,000,000 in respect of any one Occurrence, inclusive of all costs and expenses. Excluding losses arising from terrorism and asbestos.
Excess:	GBP 250 for each claim in respect of damage only.
Territorial Limits:	United Kingdom, Channel Islands and the Isle of Man including Worldwide up to a maximum of 90 days per policy period but excluding the United States of America and Canada.
Jurisdiction:	United Kingdom
Identity of Insurers:	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.

Equine Activities: Use, ownership or control of a Horse or a Horse Drawn Vehicle and Your direct participation in Equine related activities other than those Equine Excluded Activities stated in the Schedule

Equine Excluded Activities: We will not pay any claim arising from stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain.

Signed by and on behalf of South Essex Insurance Brokers Limited



Signed by Barry Fehler, CEO.

On behalf of South Essex Insurance Brokers Ltd