

**The British Horse Society 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 £5,000,000 is underwritten by JRP Underwriting and a further excess layer of £20,000,000 is underwritten by AIG Europe Limited. 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) Members Public Liability Policy document which is available from The British Horse Society.



**What is insured?**

- ✓ Accidental Bodily Injury excluding Employees and to any person or Damage to third party Property (subject to the policy exclusions)
- ✓ Occurring within 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 . Arising out of your equine activities as defined in the policy schedule.
- ✓ £30,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance, , inclusive of all costs and expenses.  
Extensions include:
  - ✓ 1. Authorised Users' . The policy shall provide indemnity to any person given permission by the Insured and in the presence of the Insured to use the Insured's Horse
  - ✓ 2. Horse Groom. The policy shall provide indemnity against any Horse Groom who is engaged by You for legal liability, to pay damages including claimants costs recoverable as a result of Bodily Injury or Damage to Property that occurs whilst undertaking or conducting such work on behalf of You in relation to a Horse belonging to or in the care, custody, or control of You. This Extension does not apply to a Professional Groom
- ✓ Provided always that such person covered under extensions 1 and 2 shall act as though they were the insured observe, fulfill and be subject to the Terms and Conditions, Limitations and Exclusions of this policy and schedule.



**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 any profession, occupation or business of you or your family
  - ✗ Liability arising from the use of a Horse or a Horse Drawn Vehicle for hire or reward
  - ✗ Punitive, exemplary or multiplied damages
  - ✗ Liability arising out of events organised by You or on Your behalf
  - ✗ Liability arising out of the activities of a Professional Groom
  - ✗ Liability arising out of the activities of a qualified horse Instructor
  - ✗ Equine excluded activities as stated on the schedule



**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 insurance which entitles you to an indemnity or would have entitled you to indemnity , if this policy did not exist, then the insurance afforded by this policy will be in excess of and will not contribute with such other insurance.



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

Claims arising in the 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.

Cover is provided for members domiciled in the United Kingdom, the Isle of Man or the Channel Islands.



### **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 it 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.