

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** **MPEND025A119**
2. **Name of the Insured** Individual Gold (adult, junior, student, family), BHS Friend, Life or Founder Members of the British Horse Society (excluding Overseas, Silver and Helping Horses Members)
3. **Address of the Insured** Care of Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ
4. **Period of Insurance**
From: 1st January 2019
To: 31st December 2019 **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 Insurance SE , 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.
6. **Territorial Limits** Anywhere in the world for any member normally domiciled in the Republic of Ireland
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.

Signed by Barry Fehler, CEO.
On behalf of South Essex Insurance Brokers Ltd

