

## British Horse Society Affiliated Riding Club Committee

### Public Liability & Employers' Liability insurance

Public liability and Employers' liability insurance is included with your affiliated riding club subscription and provides cover whilst you are partaking in any riding club activity. This is a summary of the cover together with the main exclusions. Please refer to the BRC website for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

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

#### Insurer

The Primary Insurers is 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.

Excess Layer Insurance provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386.

## Claims Procedure

In the event of a claim or an incident which may give rise to a claim under this policy:

### DO

phone the following number:

**Public Liability Claims - 0345 8734907**

### DON'T

under any circumstances admit responsibility, either verbally or in writing.

### DON'T

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.

## British Horse Society Affiliated Riding Club Committee

### Public Liability & Employers' Liability Policy Summary

### Newly Affiliated Clubs & Renewals in 2023



The  
British  
Horse  
Society



**SEIB**  
INSURANCE BROKERS.

Visit [www.seib.co.uk](http://www.seib.co.uk)  
Call **0345 450 0634**

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

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

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**Important document**  
Please keep in a safe place

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## British Horse Society – Affiliated Riding Club Committee

### Public Liability Insurance

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

The British Riding Club, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

#### Identity of Insurer

The primary level of Public Liability cover (£5,000,000) provided under the policy is underwritten by Markel International Insurance Company Limited. Excess Layer covers provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386. Total limit is £30,000,000.

#### Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage for any riding club who is affiliated to the BHS and has current/paid up BHS subscription.

#### Key Features and Benefits

This policy covers your legal liability for any third party (subject to the exclusions below):

- 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 means Great Britain Northern Ireland the Isle of Man or the Channel Islands, extending to Worldwide for a maximum of 90 days in any one Period of Insurance, excluding the United States of America and Canada.
- £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 costs and expenses.
- Cover is provided for the affiliated riding club for equestrian events run to BRC rules including Fundraising/Social events. Please consult the BRC fact sheet for further information on events covered by the policy or contact BHS directly.

#### 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
- loss of or damage to property belonging to the affiliated group
- liability arising out of or incidental to any profession, occupation or business
- punitive, exemplary or multiplied damages
- 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
- Equine excluded activities as stated on the schedule as: stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions (with the exception of those run at novice level), horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing or steeplechasing.

#### Period of Insurance

This policy is issued for a 12 (twelve) month period beginning from the date you become an affiliated riding club and cover is only operative at a BHS Affiliated Riding Club event agreed under the auspice of the Riding Club Committee.

## British Horse Society – Affiliated Riding Club Committee

### Employers' Liability Insurance

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

The British Riding Club, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

#### Identity of the Insurer

The employers' liability cover provided under the policy is underwritten by Markel International Insurance Company Limited.

#### Type of Insurance and Cover

Employers' Liability cover for £10,000,000 against legal liability to pay Compensation for Bodily Injury sustained by any employee or volunteer arising out of their work undertaken on behalf of the affiliated riding club, as appointed by the affiliated riding club committee during the Period of insurance within:

Great Britain Northern Ireland the Isle of Man or the Channel Islands, extending to Worldwide for a maximum of 90 days in any one Period of Insurance, excluding the United States of America and Canada.

#### Policy Conditions

1. You shall take all reasonable precautions to prevent any event which may give rise to a claim, maintain equipment in proper repair and comply with all statutory and other obligations and regulation imposed by any authority.
2. The Insured shall keep adequate first aid/medical facilities available for use at all times.
3. All events to be run as per the rules set down by the British Riding Clubs.

#### Your Right to Cancel

This is a group policy provided by the BHS as part of your affiliated agreement. 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 SEIB Insurance Brokers Limited:

By telephone:	0345 873 4907
By email:	claims@seib.co.uk
By writing to:	SEIB Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex RM15 5BE.

#### Complaints Procedure

Full details of the complaints procedure can be found in the policy wording along with information on the Financial Services Compensation Scheme.

#### Evidence of Insurance

Evidence of insurance is dispatched to the chairman/secretary/area representatives. If you require a copy, please call or email British Riding Clubs at [brinfo@bhs.org.uk](mailto:brinfo@bhs.org.uk)