

Policy Schedule

Equine Business Insurance

Identity of Insurers:

Markel International Insurance Company Limited – Underwriting 100% proportion of the insurance

Registered in England number 966670

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

Telephone +44 (0)20 7953 6000

Email: markel.enquiries@markelintl.com

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

The details of the insurances in this Schedule are intended as an overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and are detailed in the policy document. Reference should be made to Your statement of fact and policy document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits Your requirements. You should pay particular attention to any terms, conditions, limits and exclusions including Endorsements which may require You to take action.

If any of Your cover details are incorrect, or if You wish to take advantage of any additional covers, please contact Your broker. You must tell Us about any alterations since the start or renewal of Your policy which increase the risk of loss, damage, accident or liability. Failure to do so could result in You not being insured and claims being refused.

This Schedule shows Your cover details and any applied Endorsements and must be read in conjunction with Your statement of fact and policy document:

Insured:	The British Horse Society (Registered Charity No 210504) and The Committee for the time being of any Riding Club affiliated to the British Horse Society.
Correspondence Address:	Abbey Park, Stareton, Kenilworth, Warwickshire
Postcode:	CV8 2XZ
Broker Reference:	BHSX01CL07
Policy Number:	B6027CE4408A24
Period of Insurance	From: 01 st January 2024 To: 31 st December 2024 Both days inclusive Local Standard Time at the address shown above.
Business Description:	The promotion and organisation of equine activities and associated events in connection with the Insured's affiliation to The British Horse Society, run under the rules set down in British Riding Clubs Handbook. Other than those Equine

	Excluded Activities (as defined by Endorsement) stated in the schedule and Landowners. Liability under this policy only extends to British Riding Clubs and BHS Gold Members participation in events organised and run by British Riding Clubs affiliated to the British Horse Society.
Section	Section insured
Material Damage	Not Operative
Business Interruption	Not Operative
Liability - Employers' Liability	Operative
Liability - Public Liability	Operative
Liability - Products Liability	Not Operative
Specified All Risks	Not Operative
Money	Not Operative
Goods in Transit	Not Operative
Frozen Food	Not Operative
Where 'Not Operative' is shown above no cover is provided under that Section or Subsection	

Liability Section

Subsection	Limit of Liability/Limit of Indemnity
Employers' Liability	£10,000,000 in respect of any one Event inclusive of all costs and expenses. Sublimit (included within the limit above)- £5,000,000 in respect of Bodily Injury caused by Asbestos
Public Liability	£5,000,000 in respect of any one Event inclusive of all costs and expenses.
Products Liability	Not Operative
Horses under Your Care Custody and Control	Not Operative
Where 'Not Operative' is shown above no cover is provided under the Subsection	

Applicable Excess		
Public Liability	£250 of each and every claim in respect of Damage	
Horses under Your Care Custody and Control	Not Applicable	

<u>IMPORTANT</u> – The below are Endorsements which detail modifications made to the insurance provided under Your policy. These must be read in conjunction with Your policy wording.	
Equine Excluded Activities is added to Liability Section Definitions	The following is added to Liability Section Definitions Equine Excluded Activities means stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions (other than novice competitions), horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, or steeplechasing.
Employers' Liability Subsection Exclusions	The undernoted Subsection exclusion is added to the Policy wording

	<p>3) We shall not provide indemnity against liability caused by or arising from Equine Excluded Activities or fireworks or bonfire events organised by You or on Your behalf</p>
<p>Public Liability Subsection Exclusions</p>	<p>The undernoted Subsection exclusion is added to the Policy wording</p> <p>7) We shall not provide indemnity against liability caused by or arising from Equine Excluded Activities or fireworks or bonfire events organised by You or on Your behalf</p>
<p>Liability Section Extension Indemnity to Other Persons</p>	<p>The Indemnity to Other Persons section extension contained within the Policy wording is deleted and amended to read as follows</p> <p>We will also provide indemnity as if a separate Policy had been issued</p> <p>1) to the legal personal representatives of Yours or any other person entitled to indemnity under this Policy but only in respect of liability incurred by You or such other person</p> <p>2) to any Principal but only to the extent required by the contract for work and not any Principal who is located within the United States of America or Canada</p> <p>3) to any owner of plant hired to You but only to the extent required by the conditions of the contract of hire not any such owner who is located within the United States of America or Canada</p> <p>4) at Your request to</p> <p>4.1) any officer or member of Your catering or social or sports or educational or medical or dental or welfare organisations or nursery or crèche or child care facilities for the benefit of Your Employees and fire or security or first aid and ambulance services in their respective capacity as such but not any medical or dental practitioner in respect of medical or dental services provided</p> <p>4.2) any director or partner or Employee of Yours while acting in connection with Your Business in respect of liability for which You would be entitled to indemnity under this Policy if the claim for which indemnity is being sought had been made against You</p> <p>4.3) any officials, secretariat or Employees who are either paid by You or who are duly elected or appointed in accordance with Your constitution or other governing rules to hold any office on Your behalf</p> <p>4.4) any of Your committees, sub-committees, working parties or similar sub-groups</p> <p>provided that</p> <p>a) any persons specified above shall as though they were You be subject to the terms Conditions and Exclusions of this Policy insofar as they can apply</p> <p>b) nothing in this Extension shall increase Our liability to pay any amount exceeding the Limit of Indemnity stated in the Schedule regardless of the number of persons claiming to be indemnified</p>

Public Liability Section Extension Member to Member	The Member to Member section extension contained within the Policy wording is deleted and of no effect
Public Liability Section Extension Members Liability	<p>The following Section extension is added</p> <p>Members Liability</p> <p>We will provide indemnity in respect of Your members use, ownership or control of a Horse or a Horse Drawn Vehicle and Your members direct participation in an equine related event which is organised or run by a British Horse Society affiliated Equestrian Access Group affiliated to the British Horse Society.</p> <p>Under this Extension We will not provide indemnity in respect of Equine Excluded Activities or travelling to or from any event.</p>
Liability Section Exclusion 6)	<p>Section Exclusion 6) contained within the Policy wording is deleted and amended to read as follows</p> <p>6) under the Public Liability or Products Liability Subsections against liability caused by or arising from any activity that is not within the normal course of Your Business unless specifically agreed by Us</p>