

Reporting Incidents to the Insurers

The BRC insurance cover requires incidents to be reported to the insurers in order to ensure any resulting claims are covered. It is the responsibility of the organisers of the event, or the member involved to report these incidents.

BRC Head Office should be sent copies of all incidents for their records, but they DO NOT report these on your behalf. Please complete the incident report form and forward this to the insurers using the details below and the BRC Head Office for their records. Alternatively contact the insurers on the telephone number below to provide details of the incident.

IMPORTANT: Please be aware that failure to follow these guidelines and inform the insurers of an incident, may affect the insurance cover should there later be a claim.

BRC organisers and members have a responsibility to take all reasonable precautions to prevent a loss. Therefore, all incident reports must be made as soon as you are aware.

Any incident which has the potential to result in a claim, must be reported to the insurers. Any incident which results in one or more of the following should be reported to the insurance company, but it must be noted that this is not an exhaustive list, and if in doubt, advice should be sought from SEIB.

Incidents resulting in personal injury

Any incident that results in one or more of the following must be reported to the insurance company.

- 1) Formal Claims – where you have been notified or lead to believe that a formal claim may be made by a party
- 2) Deaths – any occurrence of human death
- 3) Major Injuries i.e. paralysis, brain injuries, spinal injuries, amputations etc
- 4) Back or neck injuries
- 5) Broken bones barring individual fingers or toes
- 6) Loss of sight
- 7) Where the injured party is hospitalised – Where they are admitted to hospital, not necessarily if they are just taken to hospital and then discharged
- 8) Where a HSE RIDDOR form is applicable and completed
<http://www.hse.gov.uk/riddor/reportable-incidents.htm>

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**Incidents resulting in property damage**

All incidents that results in damage to property must be reported to the insurers.

Incidents resulting in injury to third party horses

All incidents that results in injury to third party horses must be reported to the insurers.

All other incidents

If an incident does not fall into one of the above categories, or if you are in any doubt about whether an incident is reportable, then SEIB should be called to see if it is something they wish to be notified of.

How to notify the insurers

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

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.

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 invalidate your insurance cover.

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