

# BRC Insurance FAQs

The following document covers general Riding Club FAQ's. For information regarding which different disciplines are covered see Data Sheet DS40 – Insurance Information – Covering Different Disciplines. For details regarding reporting incidents to the insurers, see Data Sheet DS44 – Reporting Incidents to the Insurers. For any questions or additional information please contact SEIB Insurance Brokers Ltd on 01708 850000

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as you become aware to SEIB Insurance Brokers Limited:

By telephone: 0345 873 4907

By email: [claims@seib.co.uk](mailto:claims@seib.co.uk)

By writing to: SEIB Insurance Brokers Limited, South Essex House,  
North Road, South Ockendon, Essex RM15 5BE.

Full details of the complaints procedure can be found in the policy wording along with information on the Financial Services Compensation Scheme. If you wish to log a complaint, please contact SEIB on 01708 780000 or email [complaints@seib.co.uk](mailto:complaints@seib.co.uk).

**Q: What cover do club organisers receive?**

A: The club committee, officials, volunteers and instructors will be insured up to £30,000,000 for any one claim in respect of all officially organised activities, including social and fundraising activities. In addition, legal costs incurred with Underwriters' consent will be insured.

**Q: What cover do club members receive?**

A: Club members will be insured whilst taking part in activities organised by their own affiliated riding club, another BHS-affiliated riding club or the BRC head office based at Abbey Park. The policy extends to cover the liability of one member to another. The limit of Indemnity is £30,000,000 in respect of any one claim for public liability insurance. Public liability covers claims for third party property damage or bodily injury where the riding club are found legally liable. Legal liability must be established in order for a claim to be successful. Please note there is no personal accident cover.

Please note: Travel to and from activities is excluded. Members are NOT INSURED outside affiliated riding club activities e.g. hacking out independently.

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**Q: Will the club be covered if non-members are allowed to compete?**

A: Yes. The club will be covered for all its organised activities, so if non-members compete, the policy DOES apply for the Club itself. We do suggest, however, as a best practice you ask non-members for details of any liability policy that they have. No cover is provided under this insurance for non-members.

**Q: What is the excess?**

A: An excess of £250 applies to each and every third party property damage claim.

**Q: Will the club be covered for using external instructors?**

A: The BRC policy covers third party legal liability in respect of claims brought against the club, therefore if an external instructor is brought in the club will be insured if they are pursued for legal negligence, however the external instructor must have their own cover in place.

**Q: Will the club's officials and helpers be insured?**

A: Yes, the BRC cover extends to cover committee members, volunteers and officials whilst acting under the auspice of the club, for third party liability, should they be pursued personally following an incident.

**Q: Do instructors have to be qualified?**

A: We strongly recommend that all instructors are suitably qualified and insured.

**Q: Does the insurance policy cover land on which events are held?**

A: Clubs must only be using venues or land which is insured by the owner. BRC policy could act as a policy of last resort as per the landowners indemnity within the policy wording only. Cover would only apply if the landowner was named and found liable as a result of something the club was liable for due to the organising and running of their event and the landowner's own policy would not respond. The cover provided to BRC is not to replace the need for the venue/land owner to have their own adequate insurance in place and the hire of the venue for free does not reduce insurers exposure and therefore cover does not extend further when no payment for the venue is provided. As per the policy schedule it is a condition precedent that equestrian venues must maintain their own liability insurance of £5m.

For example, if the property was not upkept properly and a participant was to become injured whilst at the property this would be the responsibility of the property owner and they should have adequate insurance in place.

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**Q: Is Employers Liability Insurance Cover Provided?**

A: This cover will also be provided in respect of all employees, including casual labour and volunteers. This policy covers the cost of any damages awarded to an employee in the event of accidental bodily injury, arising out of or in the course of employment, appointed by the committee, to a limit of £10,000,000 inclusive of legal costs.

**Q - Is Personal Accident Cover provided for Club Members?**

A: This is NOT INCLUDED in the insurance provided with affiliation to the BHS for individual members of the riding club. In order for this to be covered the individual would also need to be a Gold member of the BHS. BRC members joining the BHS for the first time will receive a 30% discount on their first year of BHS Gold membership. Please refer to

<https://www.bhs.org.uk/membership/insurance-information/>

For details of insurance provided to BHS Gold Members

If you have any queries regarding the insurance policies provided with affiliation, please contact the BRC Office and we will be happy to help.

Or contact SEIB direct on: 01708 850000 or online: [www.seib.co.uk](http://www.seib.co.uk)

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