



East Overhill Farm  
Stewarton  
Kilmarnock  
KA3 5JT  
Tel. 0845 643 2116  
email@britishcarriagedriving.co.uk  
[www.britishcarriagedriving.co.uk](http://www.britishcarriagedriving.co.uk)

To: **Dumfries & Galloway Horse Driving Club**

**PUBLIC LIABILITY INSURANCE COVER**  
**Driving/Harness Clubs Affiliated to British Carriagedriving**

**Cover**

The British Carriagedriving Public Liability block insurance policy covers an Affiliated Driving/Harness Club and/or a person acting on behalf of the Club for any claims for which they may be legally liable arising out of activities organised by the Club anywhere in the world, although any legal action must be brought in EEC Courts. It covers injury or damage to members of the public or their property providing negligence can be proved against the Club, subject to the terms, exceptions and conditions.

The limit of liability is £30,000,000 in respect of any one accident. A £500 third party property damage excess applies.

This policy also provides indemnity to landowners in respect of events organised by Affiliated Clubs.

Club members are covered for Personal Liability whilst participating in activities organised by Affiliated Clubs.

Note: In certain instances the Club may feel a moral liability towards the Third Party, but this is something which is NOT possible to insure.

**Claims**

If a Club feels there is any possibility of a claim being made against it, full details of the incident should be sent, using the on-line reporting form, available on the British Carriagedriving website [www.britishcarriagedriving.co.uk](http://www.britishcarriagedriving.co.uk). Please ensure you retain the entry forms (if competitors are involved) and a copy of the Risk Assessment form for the event.

If a Club is involved in any occurrence which could possibly give rise to a claim under this insurance NO ADMISSION OF LIABILITY SHOULD BE MADE, EITHER VERBALLY OR IN WRITING. Do not reply to any correspondence – forward it to the British Carriagedriving Office.

NB. This is a brief summary of the cover, which is subject to the terms, exceptions and conditions of the Master Policy – full details are available on request from British Carriagedriving.

**This is to certify that the above Club is affiliated to British Carriagedriving and has Public Liability insurance cover for all their activities as above until 31<sup>st</sup> December 2026.**

Signed on behalf of British Carriagedriving

Mary Kusin (British Carriagedriving Executive Officer)

Date 1<sup>st</sup> January 2026