

## **The Pony Club Insurance Members - Frequently Asked Questions**

### **What insurance cover do members of The Pony Club receive?**

Pony Club members are covered for third party liability (also known as public or personal liability) 24 hours a day for all equestrian activities. The insurance provides indemnity up to £30,000,000.

### **What is the difference between third party liability insurance and personal accident insurance?**

Public liability insurance provides cover if you are held liable for an injury to a third party or damage to property owned by a third party. For a claim to be successful, a third party has to prove that such bodily injury or property damage was a result of you being negligent in some way.

By contrast personal accident insurance is a 'no fault' policy. Personal accident policies pay specific amounts in specified circumstances, for example death or permanent disablement. If an insured person sustains an injury that is covered within their policy, they do not have to prove that anyone was liable in order to make a claim.

Pony Club members receive public liability insurance only and do not have cover for personal accident.

### **Is there an excess payable on The Pony Club member's policies?**

Yes, the member's liability policy has an excess of £1,000 which applies to any claim for third party property damage.

### **Are there any specific exclusions on the member's insurance.**

The member's liability policy excludes bodily Injury, loss or damage as a result of Horse Racing, Point to Point racing, Steeplechasing or Team Chasing other than official Pony Club race days and training days and Endurance riding. The policy also excludes any claim due to the use of a horse or horse drawn vehicle for hire or reward.

The policy does not cover bodily injury to any member of the insured's family or household or any employee and does not cover any loss arising out of any business or profession. For full terms and conditions please see the Members Evidence of Insurance.

### **What happens if a member also has cover elsewhere for third party liability?**

The Pony Club policy is a policy of last resort. This means that if a member or their parent/guardian where applicable has any other liability insurance in place, the Pony Club policy will only respond once the limit of liability has been exceeded on the other policy.

Liability cover for animals can sometimes be included on a household insurance policy, or a member may have additional liability insurance cover under an equine mortality policy or through membership of other associations

### **Is a member covered if they are riding a horse on holiday overseas?**

The Pony Club insurance only covers the member for their equestrian activities whilst they are in the United Kingdom or the Republic of Ireland. We recommend that if a

member is riding whilst on holiday overseas they should ensure that their standard holiday insurance includes liability cover for horse riding.

**If a member or their parent pays a friend to look after their pony, will they be covered in the event of an incident?**

The Pony Club policy includes a grooms extension which provides indemnity to any groom being paid to look after a member's horse or pony. This is providing that the groom does not have other cover in place in which case the groom's own policy would respond first.

However, where a member or their parent/guardian are employing a groom they should ensure that they have separate Employers' Liability insurance, in case of injury to the groom in the course of their work. This cover is a legal requirement and may possibly be included under some household contents policies.

**If a member's friend borrows their pony are they covered for third party liability?**

Yes, The Pony Club policy extends to provide indemnity to anyone riding or handling the member's pony with their permission.

**Are member's covered if they are riding a pony that does not belong to them?**

Yes, the member is covered whilst riding any horse or pony regardless of whether it is owned by them but providing they have the owner's permission.

**Does the insurance cover all the ponies that the member owns or just their main pony?**

The Pony Club insurance covers liability arising out of the member's ownership of any horse or pony and not just one main pony. In the event that a family own additional horses that are not used by the member, these horses would not be covered unless the insured member is riding or handling the horse at the time of the incident leading to a claim.

**If a member has a pony on loan, would this be covered by the member's insurance?**

Yes, the member is covered for claim arising out of the use, ownership or control of any horse or pony and this includes any horse or pony that is on loan to the member.

**Is a Pony Club member covered if their pony kicks another Pony Club member's pony?**

Yes, the policy includes a member to member extension which means that one member can claim off another member if they were negligent in their actions.

**What should a member do if someone is trying to make a claim against them?**

If a member receives any contact regarding a potential claim against them, they should contact Howden on the number below. It is important that the member does not admit liability as this could prejudice the position of the Insurer in the event of a claim being made. Correspondence regarding any potential claim should be sent unanswered to the following address:

Ben Evans  
Howden UK Group, Woodlands, Manton Lane, Bedford, MK41 7LW  
[ben.evans@rkharrison.com](mailto:ben.evans@rkharrison.com)  
+44 (0) 1234 408610

### Who do we contact for more information about Pony Club insurance?

Please contact Howden UK Group as follows:

For all coverage enquiries, please contact:

Catherine Morgan

[catherine.morgan@howdengroup.com](mailto:catherine.morgan@howdengroup.com)

+44 (0)207 133 1387

+44 (0)787 540 8245

To report a claim or incident, please contact:

Ben Evans

Howden UK Group, Woodlands, Manton Lane, Bedford, MK41 7LW

[ben.evans@rkharrison.com](mailto:ben.evans@rkharrison.com)

+44 (0) 1234 408610

For general enquiries please contact:

[info.equine@howdengroup.com](mailto:info.equine@howdengroup.com)

+44 (0)207 133 1338