



Public Liability & Employers Liability Insurance

Public liability and employers liability insurance is included with your affiliated riding club subscription and provides cover whilst you are partaking in any riding club activity. This is a summary of the cover together with the main exclusions. Please refer to the BRC website for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

South Essex Insurance Brokers, South Essex House, North Road
South Ockendon, Essex RM15 5BE
Telephone: 0845 450 0634.

Insurer

International Insurance Company of Hannover Ltd
1 Arlington Square, Bracknell, Berkshire, RG12 1WA
Registered in England No. 1453123
Authorised and regulated by the Financial Services Authority

Claims Procedure

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

✓ **DO**

phone the following number: **0845 600 8368**

✗ **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.



British Horse Society Affiliated Riding Committee

Public Liability & Employers Liability
Policy Summary

IMPORTANT DOCUMENT
Please keep in a safe place



**SOUTH ESSEX
INSURANCE BROKERS**

0845 450 0634

www.seib.co.uk

South Essex House, North Road
South Ockendon, Essex RM15 5BE

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PUBLIC LIABILITY INSURANCE BRITISH HORSE SOCIETY – AFFILIATED RIDING CLUB COMMITTEE

keyfacts

This section of the document is a summary of the cover provided by the British Horse Society for affiliated riding clubs, Public Liability Insurance Policy. It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from:

The British Riding Club, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

Name of the Insurer

The public liability cover provided under the policy is underwritten by International Insurance Company of Hannover Ltd.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage for any riding club who is affiliated to the BHS and has current/paid up BHS subscription.

Key Features and Benefits

This policy covers your **legal** liability for any third party:

- accidental bodily injury to any person
- accidental loss of or damage to property happening anywhere in the world arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in other horse related activities.
- £10,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance
- Cover is provided for the affiliated riding club for equestrian events run to BRC rules.

Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- loss of or damage to property belonging to the affiliated group
- liability arising out of or incidental to any profession, occupation or business
- punitive, exemplary or multiplied damages
- horse racing, point to point racing or steeplechasing other than:
 - endurance riding
 - racing which forms part of an equestrian event the primary purpose of which is not racing and where the said race is not being run under the rules of any turf or similar authority
- use of a horse or horse drawn vehicle for hire or reward
- liability arising out of the ownership, possession or use of any mechanically propelled vehicle or any craft designed to travel through the air, space or water (other than hand propelled watercraft or rescue craft)
- deliberate acts or omissions

Period of Insurance

This policy is issued for a 12 (twelve) month period beginning from the date you become an affiliated riding club.



EMPLOYERS LIABILITY INSURANCE BRITISH HORSE SOCIETY AFFILIATED RIDING CLUB COMMITTEE

This section of the document is a summary of the cover provided by the British Horse Society for affiliated riding clubs, Public Liability Insurance Policy. It does not contain the full policy definitions, terms, exclusions and conditions which are available on request from:

The British Riding Club, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

Name of the Insurer

The public liability cover provided under the policy is underwritten by International Insurance Company of Hannover Ltd.

Type of Insurance and Cover

Employers Liability cover for £10,000,000 against legal liability to pay Compensation for Bodily Injury sustained by any Employee arising out of and in the course of employment by the Insured in connection with the affiliated riding club appointed by the affiliated riding club committee and running to the rules set down by British Riding Clubs during the Period of insurance within:
Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

CONDITIONS Employers' Liability and Public Liability

Reasonable Precautions

1. The Insured shall exercise reasonable care in the selection and supervision of Employees and the Insured and/or person claiming to be indemnified shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this Insurance and to comply with all statutory and other obligations and regulations imposed by any authority.
2. It is warranted the Insured shall keep adequate first aid/medical facilities available for use at all times.

Your Right to Cancel

This is a group policy provided by the BHS as part of your affiliated agreement. As such there is no facility to cancel the policy should you decide that you do not require the cover unless agreed and set down by the BHS.

Claims Procedure

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as possible to:

South Essex Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex RM15 5BE Tel: 0845 600 8368

Complaints Procedure

We are dedicated to providing you with a high quality service and we want to ensure that we maintain this at all times. If you feel we have not offered you a first class service please write and tell us and we will do our best to resolve the problem.

In the first instance please contact: The Complaints Officer

South Essex Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex, RM15 5BE. Tel: 01708 850000, Fax: 01708 851520, E-mail: enquiries@seib.co.uk

In the unlikely event you remain dissatisfied, please contact: Complaints Team

International Insurance Company of Hannover Ltd, 1 Arlington Square, Bracknell, Berkshire, RG12 1WA

Tel: 01344 397600, Fax: 01344 397601

What to do if you are still not satisfied

In the event you wish to pursue matters further you may be able to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and small organisations; further information is available from:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Helpline: 0845 080 1800 Switchboard: 020 7964 1000

Website: www.financial-ombudsman.org.uk

Your Rights

Your rights as a customer to take legal action remain unaffected by the existence or use of any complaint procedures referred to above. However, the Financial Ombudsman Services will not adjudicate on any cases where litigation has commenced.

Financial Services Compensation (FSCS)

The maximum level of compensation for claims against firms declared in default **on or after 1 January 2010** is 90% of the claim with no upper limit. The maximum level of compensation for claims for business conducted **on or after 14 January 2005** and against a firm declared in default **before 1 January 2010** is 100% of the first £2,000 plus 90% of the remainder. Advice and arranging of compulsory insurance from the same period is protected in full.

Further information about compensation scheme arrangements is available from the FSCS.

Financial Services Compensation Scheme, 7th Floor Lloyds Chambers, Portsoken Street, London, E1 8BN

Tel: 020 7892 7300, Fax: 020 7892 7301, E-mail: enquiries@fscs.org.uk

Evidence of Insurance

Evidence of insurance is dispatched to the chairman/secretary/area representatives. If you require a copy, please call or email British Riding Clubs at brcinfo@bhs.org.uk