

## British Horse Society – Affiliated Riding Club Committee

### 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: 0345 450 0634.

#### Insurer

Markel International Insurance Company Limited  
Registered in England number 966670  
Registered Address: 20 Fenchurch Street, London, EC3M 3AZ

Authorised by the Prudential Regulation Authority and regulated by the  
Financial Conduct Authority and the Prudential Regulation 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 numbers:  
**Public Liability Claims – 0345 8734907**



**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 Club Committee

### Public Liability & Employers Liability Policy Summary

### Newly Affiliated Clubs & Renewals in 2018



Visit [www.seib.co.uk](http://www.seib.co.uk) Call **0345 450 0634**

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

**IMPORTANT DOCUMENT**  
Please keep in a safe place





## British Horse Society – Affiliated Riding Club Committee Public Liability Insurance

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 primary level of public liability cover (£5,000,000) provided under the policy is underwritten by Markel International Insurance Company Limited. Excess layer cover of £15,000,000 is underwritten by AIG Europe Ltd and a further excess layer of £10,000,000 underwritten by MS Amlin, totaling £30,000,000.

### 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 (subject to the exclusions below):

- 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.
- £20,000,000 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 including Fundraising/Social events.

### Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- The first £250 of each and every third party property damage claim
- 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 and cover is only operative at a BHS Affiliated Riding Club event agreed under the auspice of the Riding Club Committee.

## British Horse Society – Affiliated Riding Club Committee Employers Liability Insurance

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 employers liability cover provided under the policy is underwritten by Markel International Insurance Company Limited.

### 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. 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, BHS Equine, C/O Markel International Insurance Company Limited, 20 Fenchurch Street, London, EC3M 3AZ.

#### Complaints Procedure

It is always the intention to provide a first class standard of service. However it is appreciated that occasionally things go wrong. In some cases the broker who arranged the insurance will be able to resolve any concerns and You should contact them directly.

Alternatively if You need to complain please contact the Pen Underwriting Limited Complaints Officer quoting Your policy or claim number.  
Pen Underwriting Limited Complaints Officer Telephone: 0141 285 3539  
Address: 3 Atlantic Quay, 20 York Street, Glasgow, G2 8JH  
Email: pencomplaints@penunderwriting.com

## keyfacts

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt Pen Underwriting will write to You and let You know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service.

If after making a complaint to Pen Underwriting (Delegated) You are dissatisfied with Our "Final response" (or if Your complaint remains unresolved after 8 weeks of initially telling Us) You may be able to refer Your complaint to the Financial Ombudsman Service (FOS) at:

The Financial Ombudsman Service Exchange Tower  
London E14 9SR  
Tel: 0800 023 4567 (for landline users)  
0300 123 9123 (for mobile users)  
Email: complaint.info@financial-ombudsman.org.uk  
Website: www.financial-ombudsman.org.uk

The FOS may review Your complaint subject to certain eligibility criteria.

Further details of the FOS can be obtained from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Whilst We are bound by the decision of the FOS You are not.

Following the Complaints procedure does not affect Your right to take legal action

### Financial Services Compensation (FSCS)

The providers of this insurance as defined in this Policy are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations You may be entitled to compensation under this scheme depending on the type of insurance and the circumstances of the claim.

You are covered for 90 per cent of the claim without any upper limit. However, for compulsory classes of insurance You are covered for 100 per cent of the claim without any upper limit.

Further information about compensation scheme arrangements is available from FSCS.

You can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to:

Financial Services Compensation Scheme,  
7th Floor Lloyd's Chambers,  
Portoken Street,  
London, E1 8BN.

### 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 [brinfo@bhs.org.uk](mailto:brinfo@bhs.org.uk)