

Evidence of Public Liability Insurance (British Horse Society)

This Insurance shall indemnify the Insured against their liability at law for damages and claimant's costs and expenses in respect of, Injury to any person, Damage to Property arising out of Equine Activities and interference with or loss of enjoyment of Property as a result of obstruction trespass or nuisance occurring during the Period of Insurance and within the Territorial Limits, in accordance with the Limits, Terms, Conditions and Exclusions of the Master Insurance issued to the British Horse Society, a copy of which will be made available upon written request to the society at Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ.

1.	Reference		OIMCC170078
2.	Name of the Insured	(1)	Individual Gold (adult, junior, student, family), BHS Friend, Life or Founder Members of the British Horse Society (excluding Overseas, Silver and Helping Horses Members)
		(2)	Members of British Horse Society Affiliated Riding Clubs but only whilst participating in (excluding whilst travelling to and from) activities (including social and fund raising activities) organised and/or run by British Horse Society Affiliated Riding Clubs, the Riding Clubs Office, for Members resident in Northern Ireland only, organised and/or run by a Member Club of the Association of Irish Riding Clubs
		(3)	Members of British Horse Society Affiliated Equestrian Access Groups but only whilst participating in (excluding whilst travelling to and from) activities (including social and fund raising activities) organised and/or run by the Group of which they are a member or whilst in a clearing party officially organised by a British Horse Society Member.
		(4)	Members of Committees of the British Horse Society but only insofar as such liability relates to the individual's activities as member of such Committees
3.	Address of the Insured		Care of Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ
4.	Period of Insurance		From: 1 st January 2017 To: 31st December 2017 both days inclusive
5.	Limit of Indemnity		The Primary level of cover is £5,000,000 in respect of any one claim, unlimited in respect of all claims occurring during the period of Insurance underwritten by RSA & Other Insurers (as defined in the policy wording) and the excess layer cover is £15,000,000 underwritten by AIG Europe Ltd.
6.	Territorial Limits		Anywhere in the world
7.	Excess		The insurers shall not be liable for the first £250 in respect of all damages, costs and expenses. The excess shall apply to each occurrence other than legal liability arising out of bodily injury.

This document is not a policy of insurance and should not be considered as such. For a copy of the full terms and conditions applicable to this insurance please write to the British Horse Society at the address stated above.

Signed by Barry Fehler, CEO.

On behalf of South Essex Insurance Brokers Ltd