

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

Royal & Sun Alliance PLC, St Marks Court, Chart Way, Horsham,
West Sussex RH12 1XL. Registered in England No 93792
AIG Europe Limited, AIG Europe Limited is registered in England
Company number 1486260. Registered address:
The AIG Building, 58 Fenchurch Street, London, EC3M 4AB.
Covea Insurance Plc, Covea Insurance Plc, Registered in England
and Wales No. 613259. Registered office Norman Place,
Reading RG1 8DA

All insurers are authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct 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 Injury Claims –
03301006479**
**Public Liability Third Party Property
Damage Claims – 03301006459**

✗ **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.



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Public Liability & Employers Liability Policy Summary



Visit 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 RSA & Others (as detailed overleaf). The excess layer public liability cover (£1,500,000) provided under the policy is underwritten by AIG Europe 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.
- £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.

Significant or Unusual Exclusions or Limitations

- This policy does not cover you for:
 - The first £250 of any 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 public liability cover provided under the policy is underwritten by RSA & Others (as detailed overleaf)

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, C/O RSA Claims, 17 York Street, Manchester M2 3GR telephone no. Third Party Property Damage claims 03301006459 & Injury claims 03301006479.

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, RM115 5BE. Tel: 01708 850000, Fax: 01708 851520
E-mail: enquiries@seib.co.uk

In the unlikely event you remain dissatisfied please contact:
Pen Underwriting Limited Complaints Officer, 3 Atlantic Quay, 20 York Street, Glasgow G2 8JH.
Telephone: 0141 2853539 Email: pencomplaints@penunderwriting.com

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 Exchange Tower, London E1 4 9SR
Helpline: 0800 023 4567 Switchboard: 020 7964 1000
Website: www.financialombudsman.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 Company Market and Lloyd's underwriters are covered by the Financial Services Compensation Scheme. The Insured may be entitled to compensation from the Scheme if the insurer is unable to meet its obligations under this contract.
Entitlement to compensation under the scheme depends on the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme, 7th Floor, Lloyd's Chambers, Portoken Street, London E1 8BN or from their website (www.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 broinfo@bhs.org.uk