

British Carriagedriving Full Members' Liability Insurance Policy

Insurance Product Information Document

The primary level of Public Liability cover (£5,000,000) provided under the policy is underwritten by Liberty Mutual Insurance Europe SE UK Branch. An excess layer of £25,000,000 is underwritten by Chubb European Group Limited. The total limit of liability is £30,000,000.

This insurance is arranged by Howden Insurance Brokers Limited (Howden) who are authorised and regulated by the Financial Conduct Authority. Howden Insurance Brokers Limited are registered in England and Wales under company registration number 725875. Registered Office: One Creechurch Place, London EC3A 5AF.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from Howden.

What is this type of Insurance?

This is a Master Policy for the benefit of members of British Carriagedriving. This is Public Liability insurance to insure any Full Member of British Carriagedriving against legal liability for accidental injury to a third party or damage to third party property that occurs during the period of insurance and arises in connection with your ownership or use of any horse or horse drawn vehicle.

This Public Liability insurance also insures any Young Drivers between 6 and 11 years of age against the above liability when attending a British Carriagedriving training camp for Young Drivers or a British Young Drivers' competition for the purpose of competing.



What is insured?

- ✓ Accidental bodily injury to a third party up to £30,000,000 as a result of your ownership or use of a horse or horse drawn vehicle.
- ✓ Accidental loss of or damage to property up to £30,000,000 as a result of your ownership or use of a horse or horse drawn vehicle.
- ✓ Costs, expenses and solicitors fees incurred by you in respect of any claim against you subject to written consent by the Insurer.

Young Drivers are only covered whilst attending a British Carriagedriving training camp for Young Drivers or a British Young Drivers' competition for the purpose of competing.

Extensions for Full Members:

- ✓ **Authorised Users':** Your insurance extends to cover any person using your horse or horse drawn vehicle with your permission whilst in your presence, or alternatively, the presence of your parent or guardian if you are under 18.
- ✓ **Horse Grooms:** Your insurance extends to cover any Horse Groom while working for you and whilst unmounted only. This extension does not apply to a Professional Groom.
- ✓ **Backsteppers and Helpers:** Your insurance extends to cover any backstepper or other person assisting you whilst you are attending any British



What is not insured?

- ✗ The first GBP 500 of each and every claim made against you for loss of or damage to third party property.
- ✗ Bodily injury to you or any member of your family or household, or to any employee.
- ✗ Loss of or damage to property belonging to you or in your care, custody and control, or belonging to or in the care, custody or control of a member of your family or household.
- ✗ Bodily Injury or loss of or damage to Property due to you or your family's profession, occupation or business
- ✗ Liability arising out of the activities of a Professional Groom.
- ✗ Any claims due to the use of a horse or horse drawn vehicle for hire or reward.
- ✗ The ownership, possession or use of any mechanically propelled vehicle which requires compulsory insurance or security.
- ✗ Any claims arising from circumstances known to you before the start of your coverage.
- ✗ Any personal data breach.
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Any claim arising from terrorism, or war.

Carriagedriving or British Carriagedriving Affiliated club event for the purpose of competing. This extension does not apply to a Professional Groom.

Extensions for Young Drivers:

- ✓ Backsteppers and Helpers: Your insurance extends to cover any backstepper or other person assisting you whilst you are attending any British Carriagedriving training camp or British Young Drivers competition for the purpose of competing. This extension does not apply to a Professional Groom.

Any person covered under any of these extensions must fulfil and be subject to all the Terms and Conditions, Limitations and Exclusions of the Master Policy.



Are there any restrictions on cover?

- ! This is a policy of last resort and sits in excess of any other valid and collectable insurance policy in place at the time of a claim.
- ! If you are a Young Driver you are only covered whilst you are attending a British Carriagedriving training camp for Young Drivers or a British Young Drivers' competition for the purpose of competing.
- ! The policy does not include cover for any claim arising as a result of Horse racing, Point to Point racing, or Steeplechasing other than Endurance racing
- ! The Limit of Liability will not be increased beyond the amounts stated in the Master Policy and Members' Summary if you belong to both British Carriagedriving and any British Carriagedriving Affiliated Club.
- ! If you are normally domiciled outside of the United Kingdom or the Republic of Ireland, you are only covered whilst you are within the UK or the Republic of Ireland.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands or the Isle of Man.
- ✓ If you are a Young Driver you are only covered whilst you are attending a British Carriagedriving training camp for Young Drivers or a British Young Drivers' competition for the purpose of competing.



What are my obligations?

- You must advise the Insurer as soon as possible of anything which may give rise to a claim being made against you.
- You must advise the Insurer as soon as possible if you have any knowledge of any impending prosecution, inquest or fatal accident injury which you are involved in.
- You must take all reasonable care to prevent accidents and act in accordance with all statutory obligations and regulations.
- You must pay the first GBP500 of any claim involving third party property.
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount the insurer pays.
- Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will mean your cover is terminated and you will be unable to make a claim.



When and how do I pay?

Payment for this insurance is included within your membership fee paid to British Carriagedriving.



When does the cover start and end?

The period of insurance depends on when you become a member of British Carriagedriving. It starts either from 1 July or the date you become a member of British Carriagedriving and ends on 30 June each year.



How do I cancel the contract?

As this is a group policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your membership of British Carriagedriving or do not renew your membership, your insurance cover will stop from the time of such cancellation or non renewal.