

British Carriagedriving Members Liability Insurance Policy

Insurance Product Information Document A

The primary level of Public Liability cover (£2,000,000) provided under the policy is underwritten by Liberty Mutual Insurance Europe SE. Excess layer cover of £3,000,000 is underwritten by Sompò International Insurance (Europe) SA and a further 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 Public Liability insurance policy to insure any **Full, Associate or International** 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 coverage and arises in connection with your ownership or use of any horse or horse drawn carriage.



What is insured?

- ✓ Accidental Bodily Injury to any person up to £30,000,000 as a result of your ownership or use of a horse or horse drawn carriage
- ✓ 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 carriage
- ✓ Costs, expenses and solicitors fees incurred by you in respect of any claim against you subject to written consent by the Insurer.

Extensions:

- ✓ **Authorised Users' Indemnity:** Your Insurance extends to indemnify any person using your horse with your permission.
- ✓ **Grooms indemnity:** Your insurance extends to indemnify any groom while working for you including any backstepper or other person assisting you whilst you are attending any British Carriagedriving approved event, Affiliated club event or International event for the purpose of competing.
- ✓ **Supporting members:** The policy covers any supporting member of British Carriagedriving only whilst attending a British Carriagedriving Regional or National event for the purpose of competing on a one event ticket.

Provided always that such person covered under these extensions shall fulfil and be subject to the Terms and Conditions, Limitations and Exclusions of the policy.



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 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 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 your profession, occupation or Business (except in the case of grooms working for you).
- ✗ 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 (subject to compulsory insurance or security)
- ✗ loss or damage or bodily injury caused by pollution, contamination or fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens,
- ✗ Any liability assumed by you by agreement unless such liability would have attached to you in the absence of such agreement
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Any claim due to terrorism
- ✗ Any claim arising from war, invasion, acts of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition.



Are there any restrictions on cover?

- ! 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 and racing which forms part of an Equestrian Event where the primary purpose is not racing and where the race is not being run under the rules of any Turf or similar Authority
- ! 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.
- ! The Limit of Liability shall not be increased beyond the amounts stated in the policy if you belong to both British Carriagedriving and any British Carriagedriving Affiliated Club.
- ! If you are normally domiciled outside of the United Kingdom or Ireland, your cover is only operative whilst you are within the UK or Ireland or whilst competing at an international event that has been endorsed by British Carriagedriving.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Republic of Ireland, the Channel Islands or the Isle of Man
- ✓ Whilst attending any international Carriagedriving event endorsed by British Carriagedriving.



What are my obligations?

- You must give immediate notice to the Insurer of anything which may give rise to a claim being made against you.
- You must advise Insurers immediately 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.
- Failure to meet your obligations could result in a claim being rejected or a reduction in the amount insurers pay.
- Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will render this policy null and void and all claims shall be forfeited.



When and how do I pay?

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



When does the cover start and end?

The Period of Coverage is from the date you become a member of British Carriagedriving and annually on 1st July thereafter.



How do I cancel the contract?

Being part of a group policy effected by British Carriagedriving, 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 cease from the time of such cancellation or non renewal.