

6th January 2026

To Whom It May Concern:

Our Ref: 8692636

Dear Sir/Madam

Insured Name: British Horse Society and its trading subsidiaries, The British Horse Society (Trading Company) Limited and British Horse Society Qualifications Limited and the Committees for the time being of any British Riding Club affiliated to the British Horse Society

As the appointed Insurance Broker to the above Insured client, we have detailed below the relevant insurances we currently arrange on their behalf. Whilst every effort has been made to ensure the accuracy of this information, no responsibility is accepted for any errors.

Employers Liability Insurance

Insurer	Markel International Insurance Company Limited
Policy Number	S26DT826
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 10,000,000 each and every claim

Public / Products Liability Insurance

Insurer	Markel International Insurance Company Limited
Policy Number	S26DT826
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 5,000,000 each and every claim

First Excess Public / Products Liability Insurance

Insurer	JRP Underwriting Ltd
Policy Number	S26DT854
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 5,000,000 each and every claim in excess of GBP 5,000,000

Second Excess Public / Products Liability Insurance

Insurer	Axis Managing Agency Limited
Policy Number	S26DT868
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 5,000,000 each and every claim in excess of GBP 10,000,000

Third Excess Public / Products Liability Insurance

Insurer	JRP Underwriting Ltd
Policy Number	S26DT856
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 5,000,000 each and every claim in excess of GBP 15,000,000

Fourth Excess Public / Products Liability Insurance

Insurer	QBE UK Limited
Policy Number	S26DT830
Period of Insurance	1 st January 2026 to 31st December 2026
Limit of Indemnity	GBP 10,000,000 each and every claim in excess of GBP 20,000,000

This document is furnished to you as a matter of information only. The issuance of this document does not make the recipient an additional insured, nor does it modify in any way the contracts of insurance between our above client and their insurers. Any amendment, change or extension of such contracts can only be effected by specific endorsement attached thereto. Howden remain solely the agent of British Horse Society and other entities as specified above and no duties are owed to any recipient of this document.

Should any of the above-mentioned contracts of insurance be cancelled, assigned or changed during the policy period in such a way as to affect this document, no obligation to inform the recipient of this document is accepted by the undersigned or by the insurers. All the aforementioned policies are subject to their respective policy terms, conditions and exclusions.

Yours faithfully

A handwritten signature in blue ink, appearing to read "C Morgan".

Catherine Morgan
Divisional Director