Howden Equine

Evidence of Cover

British Carriagedriving and British Carriagedriving Affiliated Clubs

HOWDEN

Risk Details

UNIQUE MARKET REFERENCE	B1161S2666952
SECTIONS	**Section A** **Section Description:** Primary Employers' Liability **Section B** **Section Description:** Primary Public and Products Liability **Section C** **Section Description:** Primary Care, Custody and Control Liability
TYPE	Equine Combined Liability
POLICYHOLDER	British Carriagedriving, British Carriagedriving Affiliated Clubs and the organising committees of Approved Events.
PERIOD	From: 1st July2026 To: 30th June 2027 Both Days Inclusive Local Standard Time
BUSINESS	• The promotion, organisation and running of carriage driving competitions, training and associated events (including social and fund raising activities) by British Carriagedriving, Regional and National Committees and affiliated clubs. • Attendance and participation at equestrian events and other events relevant to the business • The promotion, organisation and running of demonstrations and competitions at events run by third parties by British Carriagedriving, regional and national committees and affiliated clubs
INTEREST	Primary Employers' Liability and Public and Products Liability
INDEMNITY LIMITS	**Limit(s) of Indemnity:** **Section A - Primary Employers' Liability** GBP 10,000,000 any one claim or series of claims arising from the same **Occurrence** **Section B – Primary Public and Products Liability** GBP 5,000,000 any one claim or series of claims arising from the same **Occurrence**, other than claims for **Pollution** contamination or **Products** where this limit is in respect of all **Occurrences** during the **Period of Insurance** **Section C – Primary Care, Custody and Control Liability**

GBP 10,000 any one Horse
GBP 50,000 any one occurrence
GBP 150,000 in all in the Period of Insurance

EXCESS

Excess:

Section A - Primary Employers' Liability

GBP NIL

Section B – Primary Public and Products Liability

GBP 500 each and every third party property damage claim

GBP 1,000 each and every third party property damage claim arising out of the use of All Terrain Vehicles and Motor Cycles for official purposes at Equestrian Events

Section C – Primary Care, Custody and Control Liability

GBP Nil

TERRITORIAL LIMITS

In respect of British Carriagedriving

(1) Great Britain, Northern Ireland, the Channel Islands, Isle of Man or The Republic of Ireland

(2) Elsewhere in the world (excluding Cuba, Iran and North Korea) whilst temporarily overseas in the course of Your Business

In respect of British Carriagedriving Affiliated Clubs and Organisers of Approved Events:

(1) Great Britain, Northern Ireland, the Channel Islands, Isle of Man or The Republic of Ireland

CLAIMS BASIS

Claims Basis:
Losses Occurring Basis

CONDITIONS

In respect of British Carriagedriving, British Carriagedriving Affiliated Clubs and the organising committees of Approved Events:
Wording: 'CNP-Howden Equine Combined Liability Policy Wording (UK) 01.2025 v1.0', as attached.

Section B – Coverage Extensions (Not Automatically Included):

Customers' Cover Extension	Not Included
Instructors' Liability Extension	Included
Members' Cover Extension	Included – but replaced by more specific Members Wording
Member to Member Extension	Included but replaced by more specific Members Wording
Personal Liability Extension	Not Included

Additional Conditions as attached:

Amendments to Definitions endorsements as attached
Additional Insured's Endorsement as attached
Specific Policy Conditions as attached
Sub Contractors Clause as attached
Use of All Terrain Vehicles and Motorcyles conditions as attached
Corporate Manslaughter and Legal Defence extension as attached
Amendment to Participant to Participant exclusion as attached

CHOICE OF LAW AND JURISDICTION

Choice of Law: English Law

Choice of Jurisdiction: Courts of England and Wales

Endorsements

Endorsements Applicable to Public and Products Liability (Section B) of the CNP-Howden Equine Liability Policy Wording (UK) 01.2026 v1.0,

Amendments to Definitions:

The definition of 'Territorial Limits' is amended to read as follows:

In respect of British Carriagedriving:

(1) Great Britain, Northern Ireland, the Channel Islands, Isle of Man or The Republic of Ireland
(2) Elsewhere in the world (excluding Cuba, Iran and North Korea) whilst temporarily overseas in the course of **Your** Business

In respect of British Carriagedriving Affiliated Clubs and Organisers of Approved Events:

(1) Great Britain, Northern Ireland, the Channel Islands, Isle of Man or The Republic of Ireland

The definition of 'You/Your/Yours' point (a) is amended to read as follows:

(a) the person, persons or corporate body named in the **Schedule** including the following additional parties in respect of the Public and Products Liability Sections but only whilst acting for or on behalf of the Master Policy Holder, including whilst travelling directly from the said person's private dwelling to the site of the official activity and return transit thereafter:

1. Organisers of Approved Equestrian Events, Committees of Affiliated Clubs and the like

2. any Judge, Steward, Coach, Office-holder or other Official or any Volunteer but only whilst acting for or on behalf of the Master Policy Holder or any of the aforementioned bodies including whilst travelling directly from the said person's private dwelling to the site of the official activity and return transit thereafter

Additional Insured's:

If required by **You**, cover is extended to include Sponsors of **Yours** including Sponsors and Organisers of Dog Agility Sections at Events in respect of liability for which **You** would have been entitled to indemnity under this Master Policy if the claim against any such Sponsor or Organiser had been made against **You**.

Cover is extended to indemnify any person attending a British Carriagedriving or British Carriagedriving Affiliated Club event for the purpose of a trial and with a view to obtaining membership of British Carriagedriving of a British Carriagedriving Affiliated Club.

Cover is extended to indemnify any person attending a British Carriagedriving or British Carriagedriving Affiliated Club, 'Try Driving' event.

Cover is extended to include any Veterinary Surgeon or Medical Professional acting on behalf of British Carriagedriving or a British Carriagedriving Affiliated Club, providing that such persons have no other insurance in place and excluding any claim as a result of Professional negligence.

Specific Policy Conditions

It is hereby noted and agreed that **You** must complete the following prior to engaging in any **Business** activities:-

(a) An up-to-date documented risk assessment in respect of all **Business** activities

(b) A written health & safety policy/statement (reviewed regularly, i.e. if is no longer valid and/or circumstances or **Business** activities change) including COVID-19 protocol, first aid provisions, emergency (fire) evacuation plans and any other headings required by law. Hazard control measures and safe systems of work must be communicated to all relevant parties (e.g. via pre-event safety briefings) as soon as practicable.

(c) An up-to-date documented inspection/maintenance log in respect of all trailers, caravans, generators, marquees and equipment used by **You**, **Your** Employees and/or any other bona fide sub-contractors engaged by **You**

Sub Contractors Clause

It is noted and agreed that cover granted under this **Policy** is subject to the following:-

The following (third) parties must have their own current Public Liability (minimum GBP 5,000,000) and Employers' Liability Insurances (if applicable) in force*, including an indemnity to Principal clause:

- fairground operators and inflatable providers
- stallholders, concessionaires and caterers
- any other exhibitors, performers or display teams
- any self-employed person(s) engaged by **You** unless such person is afforded indemnity under the policy, such as any coach at an event organised or approved by British Carriagedriving or a British Carriagedriving Affiliated Club
- any **bona fide sub-contractor(s)** engaged by **You**

* Confirmation must be documented/retained by **You** prior to said parties conducting any activity at an event organised by **You**

Use of All Terrain Vehicles and Motorcycles

It is noted and agreed that cover granted under this **Policy** is subject to the following:-

You must ensure that users of All Terrain Vehicles and/or Motorcycles adhere to the following guidance on "Use of All Terrain Vehicles and Motorcycles" below:

1. Only officials of the event with experience of driving a car, motorbike or tractor and who have received instruction and training in the use of ATVs or motorcycles should ride or drive them .

2. They should not be operated by any person who does not hold a full UK driving licence or is disqualified from holding or obtaining a full UK driving licence.

3. Passengers should not be carried unless the ATV or motorcycle is specifically designed to accommodate them.

4. The vehicle should be maintained in good condition and be in a fully serviceable state .

5. A helmet (compliant to current standards) must be worn by the rider or driver and loose clothing and shorts should be avoided.

6. Drivers must avoid any sudden increase in speed and should stay at low speeds appropriate for the terrain and proximity to spectators and horses.

The use of any unauthorised vehicles is not permitted at the event.

Corporate Manslaughter Legal Defence Costs Extension

This extension is subject to all other terms, conditions, and exclusions applicable to this **Policy**.

Subject to **our** written consent and **our** control of any claim under this Extension the cover provided under this **Policy** is extended to cover

1. **you** and,
2. any **employee** or **your** director or partner if **you** request.

This Extension extends the cover provided under this **Policy** to cover the parties in 1. and 2. above in respect of **legal costs** incurred in the defence of any criminal proceedings brought in respect of:

a) manslaughter or culpable homicide;
b) alleged manslaughter or culpable homicide, or
c) a breach of the Corporate Manslaughter and Corporate Homicide Act 2007 and any amending or subsequent legislation.

This extension also covers legal costs in an appeal against conviction arising from such proceedings as listed in a), b) and c) above where the appeal has reasonable prospects of success.

Specific Conditions

The following conditions must have occurred to be able to claim under this Extension. If they have not, there will be no cover under this Extension:

1. the alleged offence must have been committed during the **period of insurance**; and
2. the alleged offence must have been committed in the course of the **Business**.

Specific Limit of Liability

The maximum amount payable under this Extension will not exceed GBP 1,000,000 in all during any one **period of insurance**.

Specific Exclusions

The following exclusions apply to this Extension.

There is no cover under this Extension:

a) for fines or penalties of any kind or the costs of implementing any remedial order or publicity order.
b) where cover is provided by any other insurance.

Amendment to Participant to Participant Exclusion clause:

The Participant to Participant Exclusion applicable to policy Sections B and C is amended to read as follows and not as stated:

any **Injury** arising from the negligent act or omission of any participant towards another participant during film, television or other media work, historical re-enactments and demonstrations, horseball, horse racing (amateur or professional), point-to-pointing, hunting, team chasing, hunt scurries, hunt cross country challenges, polo, polocrosse, stunt or trick riding, tent pegging, jousting and any other mounted games involving lances, swords and/or pointed and edged weapons, and other equestrian contact sports.

LSW3001 Premium Payment Clause

Notwithstanding any provision to the contrary within this contract or any endorsement hereto, in respect of non payment of premium only the following clause will apply.

The (Re)Insured undertakes that premium will be paid in full to (Re)Insurers within 60 days of inception of this contract (or, in respect of instalment premiums, when due).

If the premium due under this contract has not been so paid to (Re)Insurers by the 60th day from the inception of this contract (and, in respect of instalment premiums, by the date they are due) (Re)Insurers shall have the right to cancel this contract by notifying the (Re)Insured via the broker in writing. In the event of cancellation, premium is due to (Re)Insurers on a pro rata basis for the period that (Re)Insurers are on risk but the full contract premium shall be

payable to (Re)Insurers in the event of a loss or occurrence prior to the date of termination which gives rise to a valid claim under this contract.

It is agreed that (Re)Insurers shall give not less than 15 days prior notice of cancellation to the (Re)Insured via the broker. If premium due is paid in full to (Re)Insurers before the notice period expires, notice of cancellation shall automatically be revoked. If not, the contract shall automatically terminate at the end of the notice period.

If any provision of this clause is found by any court or administrative body of competent jurisdiction to be invalid or unenforceable, such invalidity or unenforceability will not affect the other provisions of this clause which will remain in full force and effect.

30/09/08
LSW3001