British Carriagedriving Full Members' Liability Insurance Policy
Insurance Product Information Document

This insurance is provided by Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited. Canopius Managing Agents Limited's registered office is: Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453. Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom. Firm Ref: 204847

Lloyd's Syndicate 4444 provide a Public Liability limit of £5,000,000. The total limit of liability is increased to £30,000,000 through additional policies. Full details of these additional policies can be provided by Howden on request.

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

What is this type of insurance?

This is an equine liability insurance policy for Public Liability. This policy is to insure you against legal liability for accidental injury to third parties or damage to third party property that occurs during the period of insurance and arises out of and in connection with an Introductory Member's registered horse(s).

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.

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 Carriagedriving or British Carriagedriving Affiliated club event 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.

What is not insured?

- ✗ Any driver under age 12 driving on a public road
- ✗ Any driver over age 12 but under age 17 on a public road who is not accompanied by a competent driver aged 21 or above acting as backstep
- ✗ The first GBP 500 of each and every claim
- ✗ 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
- ✗ Any claim arising from abuse
- ✗ Any claim arising due to the actions of one participant towards another participant in certain activities per the policy wording

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.
- ! 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 (excluding Cuba, Iran and North Korea), 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

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. If you become a new member after 1st July 2026, this cover starts from the beginning of your British Carriagedriving membership and ends on 30th June 2027 as long as you keep your membership in place. If you are an existing member of British Carriagedriving, then this insurance begins on 1st July 2026 and ends on 30th June 2027 as long as you keep your membership in place.

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.