

The British Horse Society Evidence of Insurance

(Valid for Insurance issued 1st January 2020 to 31st December 2020)

Master Insurance Policy No: MPEND025A119

This certifies that whilst you are a Member of the British Horse Society (the BHS) in a membership category which includes Public Liability Insurance as one of the benefits, and provided you are a BHS Accredited Professional Coach (to include Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow) and you have paid the agreed Premium, you will be included for cover in respect of your activities as a BHS Accredited Professional Coach.

Summary of Cover

Definition of BHS Accredited Professional Coach (to include Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow)

Any person who holds a current BHS Stage 3 Coach in Complete Horsemanship (formally BHSAI) or industry equivalent or above who operates within the guidelines of the British Horse Society.

The Insurers

This Policy is underwritten by Markel International Insurance Company Limited.

Scope of Cover

Liability

Indemnity for legal liability as a BHS Accredited Professional Coach for:

- a) accidental Bodily Injury to any person (subject to the exclusion below)
 - b) accidental loss of or damage to Property (subject to the exclusion below)
- happening anywhere within the Territorial Limits and arising out of your activities as a BHS Accredited Coach

Limit of Indemnity: £10,000,000 for all damages to any claimant in respect of any one claim or all claims arising from one original cause.

Care Custody and Control Cover

The Main Exclusion (ii) below will not apply to the following property whilst it is in your physical care, custody or control:

- a) any Horse subject to a limit of £10,000 any one Occurrence in respect of any one such animal
- b) any saddlery and/or tack subject to a limit of £5,000 any one Occurrence in respect of any such property

Main Exclusions

- (i) liability for Bodily Injury sustained by an Employee of any BHS Accredited Professional and which arises out of and in the course of his employment by the BHS Accredited Professional Coach
- (ii) liability for loss of or damage to Property or Horses in the care, custody or control of the BHS Accredited Professional Coach
- (iii) liability arising out of the use of any mechanically propelled vehicle being used in circumstances requiring compulsory insurance or insured by another policy
- (iv) liability arising out of the use of any craft designed to travel in or through air, space or water (other than hand propelled watercraft or rescue craft)
- (v) the Insurers shall not be liable for the first £250 in respect of all damages, costs and expenses. The Excess shall apply to each occurrence other than legal liability arising out of Bodily Injury.

Territorial Limits

Anywhere in the world for any member normally domiciled in the United Kingdom, the Isle of Man, the Channel Islands or at bases of Her Majesty's Forces Overseas

Special Conditions

Period of Insurance Twelve (12) calendar months from the date of your membership of the BHS

Claims	If anything happens resulting in Bodily Injury or loss of or damage to Property, the Insurers must be told immediately and any correspondence, writs or summons must be sent to them immediately they are received
Liability	You must not admit any liability or make any offer, promise or payment without the written consent of the Insurers.
Duty of Care	You must take all reasonable care to prevent accidents and to keep all premises and anything used by you in the course of your activities as a BHS Accredited Professional Coach in good condition.
Alteration	Any alterations which may materially affect the risk should be immediately advised to the Insurers.

Please note: The above is only a summary of cover. It is not a policy of Insurance and should not be considered to be as such. For full details of the terms, Conditions, Limitations and Exclusions applicable to this Insurance please refer to the Master Insurances held by the British Horse Society. A copy of the Master Insurance document will be made available upon request to the British Horse Society.