

BHS / BRC Third Party Liability Insurance - Your Questions Answered By SEIB

Please read this information in conjunction with the attached Insurance Sheets

Q: What cover do Club Organisers receive?

A: The Club Committee, officials, volunteers and instructors will be insured up to £20,000,000 for any one claim in respect of all officially organised activities, including social and fundraising activities. In addition, legal costs incurred with Underwriters' consent will be insured.

Q: What cover do Club Members receive?

A: Club members will be insured whilst taking part in activities organised by their own affiliated riding club, another BHS-affiliated riding club or the BRC head office based at Stoneleigh. The policy extends to cover the liability of one member to another. The limit of Indemnity is £20,000,000 in respect of any one claim for public liability. Public liability covers claims for third party property damage or bodily injury where the riding club are found legally liable. Legal liability must be established in order for a claim to be successful. Please note there is no personal accident cover.

Please note: Travel to and from activities is **EXCLUDED**. Members are **NOT INSURED** outside affiliated riding Club activities e.g. hacking out independently.

Q: Will the Club be covered if non-members are allowed to compete?

A: Yes. The club will be covered for all its organised activities, so if non-members compete, the policy DOES apply. We do suggest, however, as a best practice you ask non-members for details of any liability policy that they may have as the main intention of the policy is to cover the members.

Q: Will the Club's Instructors and Helpers be insured?

A: The policies cover all instructors (paid or unpaid), officials and helpers whilst acting on behalf of an affiliated riding club. However if an instructor is brought in it is suggested that they carry their own insurance should this be their main occupation.

Q: Do Instructors have to be qualified?

A: No, but your club should use only experienced, competent people.

Q: Does the insurance policy cover land on which events are held?

A: Yes. The policies extend to provide cover for any landowner or occupier on whose land events or other activities organised by your club are held or pass over or whose land is used for access to the event.

Employers Liability Insurance Cover

This cover will also be provided in respect of all employees, including casual labour and persons paid in kind. This policy covers the cost of any damages awarded to an employee in the event of accidental bodily injury, to a limit of £10,000,000 inclusive of legal costs.

Property and Personal Accident Cover

This is **NOT INCLUDED** in the insurance provided with affiliation to the BHS for individual members of the riding club. In order for this to be covered the individual would also need to be a gold member of BHS.

If you have any queries regarding the insurance policies provided with affiliation, please contact the BRC Office and we will be happy to help.

Or contact SEIB direct on: 0845 450 0653 or online: www.seib.co.uk