

British Horse Society Gold Membership

Public Liability & Personal Accident insurance

Public liability and Personal Accident insurance is included with Gold membership of The British Horse Society. This is a summary of the cover together with the main exclusions. Please refer to the full policy documents which have been provided to you and which are available on the BHS website for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

SEIB Insurance Brokers, South Essex House
North Road, South Ockendon, Essex RM15 5BE
Telephone 0345 450 0634.

Public Liability Insurer

The Primary Insurers is Markel International Insurance Company Limited. Registered in England number 966670. Registered Address: 20 Fenchurch Street, London, EC3M 3AZ

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Excess Layer Insurance provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386.

Personal Accident Insurer

Millstream Underwriting Ltd, 52-56 Leadenhall Street, London, EC3A 2EB. Registered in England No. 4977362. Authorised and regulated by the Financial Conduct Authority Registration No. 308584



Claims Procedure

In the event of a claim or an incident which may give rise to a claim under you BHS Gold Membership insurance:

DO

phone one of the following numbers:
Public Liability Claims – 0345 8734907
Public Accident Claims – 0330 6600723

(Mon-Fri 9am-5pm)

DON'T

under any circumstances admit responsibility, either verbally or in writing.

DON'T

offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury – if you do, you may invalidate your insurance cover.

It is important that you ensure all statements you make on claim forms and other documents are full and accurate.

Visit www.seib.co.uk
Call 0345 450 0634

South Essex House · North Road ·
South Ockendon · Essex · RM15 5BE

The British Horse Society is an Appointed Representative of SEIB Insurance Brokers Limited who are authorised and regulated by Financial Conduct Authority. (Firm reference 479477)



British Horse Society Gold Members

Public Liability & Personal Accident Policy Summary

New Memberships & Renewals in 2025

Important document
Please keep in a safe place



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British Horse Society – Gold Members

Public Liability Insurance

This section of the document is a summary of the cover provided by The British Horse Society Gold Member, Public Liability Insurance Policy. Please refer to the full policy documents which have been provided to you and which are available on request from:

The British Horse Society, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

Name of the Insurer

The primary level of Public Liability cover (£5,000,000) provided under the policy is underwritten by Markel International Insurance Company Limited. Excess Layer covers provided by JRP Underwriting, AXIS Managing Agency Limited and QBE Casualty Syndicate 386. Total limit is £30,000,000.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage, for any person who holds a current/paid up BHS individual Gold (adults/junior/student/family), BHS Friend, Life or Founder membership of the BHS. Cover is provided only if you are domiciled in the United Kingdom, the Channel Islands or the Isle of Man and abide by the BHS membership rules.

Key Features and Benefits

This policy covers your legal liability for:

- Accidental bodily injury and/or loss of or damage to third party property (subject to Policy Exclusions) arising out of your use, ownership or control of horses or horse drawn vehicles and your direct participation in Equine activities other than those Equine Excluded Activities stated in the schedule.
- Territorial Limits means United Kingdom, Channel Islands and the Isle of Man including up to a maximum of 90 days in all elsewhere in the world during the Period of Insurance but excluding the United States of America and Canada.
- £30,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance, inclusive of costs and expenses.
- Cover is provided for members domiciled in the United Kingdom, the Isle of Man, and the Channel Islands.

Extensions

- 1) **Authorised Users:** The policy shall provide indemnity to any person given permission by the Insured and in the presence of the Insured to use the Insured's Horse. Provided always that such person shall act as though they were the insured observe, fulfill and be subject to the Terms and Conditions, Limitations and Exclusions of this policy and schedule.
- 2) **Horse Groom:** The policy shall provide indemnity against any Horse Groom who is engaged by You for legal liability, to pay damages including claimants costs recoverable as a result of Bodily Injury or Damage to Property that occurs whilst undertaking or conducting such work on behalf of You in relation to a Horse belonging to or in the care, custody, or control of You. Provided always that such Horse Groom shall act as though they were the Insured, observe, fulfill and be subject to the terms, Conditions, Limitations and Exclusions of this Policy. This Extension does not apply to a Professional Groom.

Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- The first £250 of each and every third party property damage claim.
- Bodily injury to members of your own family or household, or any employee whilst working for you.
- Loss of or damage to property belonging to you or in your care, custody or control; or in the care, custody or control of you or your family. Including work as a professional groom or qualified horse instructor.

- Liability arising out of or incidental to any profession, occupation or business.
- Punitive, exemplary or multiplied damages.
- Use of a horse or horse drawn vehicle for hire or reward.
- Equine excluded activities as stated on the schedule as: stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain.

Significant Conditions

This is a policy of last resort, that is to say that if at the time of any claim under this insurance there is any other valid insurance which entitles you to an indemnity or would have entitled you to indemnity, if this policy did not exist, then the insurance afforded by this policy will be in excess of and will not contribute with such other insurance.

Period of Insurance

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with The British Horse Society.

Your Right to Cancel

This is a group policy provided by the BHS as part of your membership benefits. As such there is no facility to cancel the policy should you decide that you do not require the cover. No return of premium would be due from insurers.

Claims Procedure

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as you become aware to SEIB Insurance Brokers Limited:

By telephone: 0345 873 4907
By email: claims@seib.co.uk
By writing to: SEIB Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex RM15 5BE

Complaints Procedure

If you wish to log a complaint, please call your BHS Helplines number 02476 840700 pressing 1 for insurance or email complaints@seib.co.uk.

British Horse Society – Gold Members

Personal Accident Insurance

This is a summary of the cover. Please refer to the full policy documents which have been provided to you and which are available on request from: The British Horse Society, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ Please take time to make sure you understand the cover it provides.

Name of the Insurer

The personal accident cover provided under the policy is underwritten by Millstream Underwriting Ltd on behalf of Arch Insurance (UK) Ltd.

Type of Insurance and Cover

The policy provides personal accident cover for the member only, for their recreational riding.

Features and benefits

The benefits payable are displayed in the table below, following an insured event occurring as a consequence of:

- A: Any recreational activity involving riding, caring for or handling horses and driving horse drawn vehicles excluding professional and racing activities or attending an organised equestrian event as defined in B below but extending to cover travel to and from such an organized equestrian event.

- B: Whilst the insured person is attending an event or official Practice/Training session organised by or affiliated to the BHS, British Showjumping Association, Pony Clubs, BHS Riding Clubs, British Eventing, British Equestrian Vaulting, British Carriagedriving, Endurance GB or Fédération Equestre Internationale.

	A	B
Accidental Death	£5,000	£10,000
Total and irrecoverable loss of sight of one or both eyes	£5,000	£10,000
Loss of hearing in both ears	£5,000	£10,000
Loss of hearing in one ear	£1,250	£2,500
Loss of speech	£5,000	£10,000
Loss of one limb or more limbs	£5,000	£10,000
Permanent total disablement	£5,000	£10,000

Significant or Unusual Exclusions or Limits

- Cover does not apply to any insured person who at the point of inception or renewal are aged 85 or over.
- The maximum benefit payable under the policy is £5,000 in respect of A and £10,000 in respect of B.
- Only one benefit can be claimed as the result of any one incident.
- Cover in respect of Accidental Death is limited to £5,000 in respect of persons under the age of 16.
- Cover in respect of Loss of Hearing to one ear, is reduced to 25% of the benefit amount.

Exclusions

This policy does not cover any loss resulting from:

- Anybody engaged in air sports or air travel unless as a fare paying passenger.
- Suicide or deliberate self-harm.
- Any work undertaken on or in transit by sea or air or from offshore installations.
- Undertaking armed forces services or operations.
- Any illness or disease.
- Any gradually operating cause or repetitive strain injury.
- Being under the influence of alcohol or drugs.
- War risks.
- Any claim in excess of the policy's aggregate limit or events limits.
- Nuclear reaction, radiation and contamination.
- Terrorism.
- Engaging in a criminal act.
- Any epidemic or pandemic.

Period of Insurance

This policy is issued for a 12 (twelve) month period beginning from the date you become a gold member or renew your membership with The British Horse Society.

Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the insurer. No refund of Premium may be payable. The insured may not cancel this Policy.

How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0330 6600723 available Monday to Friday 9am until 5pm, within 30 days or as soon as possible after the date of occurrence. If you prefer, you can also contact us by writing to Millstream Personal Accident Claims Team Cega Group Services Limited, Funtington Park, Cheesmans Lane, Funtington, Chichester West Sussex, PO18 8UE or sending an e-mail to PAclaims@mstream.co.uk.

Complaints Procedure

If you wish to log a complaint, please call your BHS Helplines number 02476 840700 pressing 1 for insurance or email complaints@seib.co.uk.