



Public Liability Insurance for Endurance GB Members Insurance Product Information Document


This insurance is provided by Liberty Mutual Insurance Europe SE which is registered in the UK. Liberty Mutual Insurance Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: SE000115.

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

What is this type of insurance?

This is a public liability insurance product for Endurance GB members designed to cover you should you be held liable for third party property damage or bodily injury as the owner of your horse(s).

	What is insured?
<p>This insurance will cover Full and Non-Riding Members for:</p> <ul style="list-style-type: none"> ✓ Legal damages you or anyone riding or driving your horse(s) with your permission becomes liable to pay to a third party for injury or property damage following an incident involving a horse(s) and/or horsedrawn carriage ✓ Legal costs you or an insured person incur in connection with the incident ✓ Legal damages a member of your crew becomes liable to pay to a third party for injury or property damage following an incident involving a horse(s) and/or horsedrawn carriage under this policy whilst acting directly for you ✓ Legal damages that any groom whilst working for you becomes liable to pay to a third party for injury or property damage following an incident involving a horse(s) and/or horsedrawn carriage under this policy <p>This insurance will cover Associate, Club and Supporter Members for:</p> <ul style="list-style-type: none"> ✓ Legal damages you become liable to pay to a third party for injury or property damage following an incident involving a horse(s) and/or horsedrawn carriage from the time of arrival at the site of an Endurance GB event in which you are participating until the time of departure 	

	What is not insured?
<p>This insurance will not cover legal liability and/or legal costs relating to:</p> <ul style="list-style-type: none"> ✗ Deliberate acts caused by you ✗ Horse racing, point to point racing or steeple chasing other than endurance racing ✗ The use of a horse or horse drawn vehicle for hire or reward ✗ Injury or damage incurred from the use of a horse(s) or horsedrawn vehicle for hire or reward ✗ Injuries caused to you, your family, your household or any employee ✗ Damage to property owned by you or your family, household or person in your service, or property in your care 	



Are there any restrictions on cover?

- ! You are required to pay the first GBP 250.00 of each and every claim for property damage
- ! This policy pays up to a maximum of GBP 5,000,000 per incident
- ! If any claim is also covered in whole or in part by any other insurance then the liability of the underwriters shall apply in excess of, and not as contributory with, such other insurance
- ! All claims must be brought against you in a European Court of Law



Where am I covered?

- ✓ If you are domiciled within the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of Her Majesty's Forces Overseas then you are covered anywhere in the world
- ✓ If you are not domiciled within the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of Her Majesty's Forces Overseas then you are only covered when you are temporarily visiting these territories



What are my obligations?

- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must notify us as soon as is reasonably practicable of any event that may give rise to a claim under this insurance and you must provide us with all additional information as we may require. Every letter of claim, writ summons or process and all related documents and any other written notification of claim must be forwarded unanswered to us as soon as is reasonably practicable after they are received.
- If we make any payment under this insurance, we will be entitled to all your rights and remedies against any party and will be allowed to sue in your name at our own expense. You must provide all information and documents and give to us all such assistance as we may require to secure such rights and remedies. You must do nothing to jeopardise or extinguish any rights against a third party or parties, and you must do everything possible to preserve such rights.

Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay.



When and how do I pay?

- Payment for this insurance is included within your Endurance GB Membership fee



When does the cover start and end?

- This insurance cover is from the date your membership starts until the 31st December 2019



How do I cancel the contract?

- As this insurance is included within your membership of Endurance GB you do not have a statutory right to cancel this policy. If you cancel your membership your insurance cover will be automatically cancelled.
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