

**World Horse Welfare ChampionPlus and ChampionPlus with Veterinary  
Insurance Product Information Document**

**Public Liability Insurance**

**Underwritten by Markel International Insurance Company Limited. Registered in England number 966670**

This insurance is administered by South Essex Insurance Brokers Ltd who are registered in the UK. South Essex Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority. Registered number: 479477.

**What is this type of insurance?**

Public Liability Insurance

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the World Horse Welfare ChampionPlus and ChampionPlus with Veterinary Membership Public Liability Policy document which is available from World Horse Welfare.



**What is insured?**

- ✓ Public Liability Insurance for up to £10 million for any one claim in respect of:
  - Accidental bodily injury to any person other than any other member of the Member's family or household
  - Accidental loss of or damage to property other than property belonging to or in the care, custody or control of the Member or member of the Member's family or household or a person in their service.
- ✓ Arising out of the Member's use and/or ownership and/or control of a Horse(s) or Horse Drawn vehicles(s) and direct participation by the Member in other horse related activities of a non-business nature.



**What is not insured?**

This policy does not cover:

- ✗ Public liability arising out of or incidental to any profession, occupation or business.
- ✗ Horse racing, point to point racing or steeplechasing other than:
  - endurance riding.
  - racing which forms part of an equestrian event the primary purpose of which is not racing and where the said race is not being run under the rules of any turf or similar authority.
- ✗ Use of a horse or horse drawn vehicle for hire or reward.
- ✗ Bodily injury to family members or employees or damage to property in the members care, custody or control.



**Are there any restrictions on cover?**

- ! The excess under the policy for third party property damage is £250 for each and every claim.
- ! 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 and collectible insurance available to the Insured or any other Insured party, other than insurance that is specifically stated to be in excess of this Policy and names the Insured for the insurance, then the Insurance by this Policy will be in excess of and will not contribute with such other insurance.



### **Where am I covered?**

Cover is provided for members normally domiciled in United Kingdom, the Isle of Man, Channel Islands or Republic of Ireland or at bases of Her Majesty's Forces overseas.

Incidents occurring anywhere in the world except USA and Canada subject to UK jurisdiction.



### **What are my obligations?**

At the beginning of the period of membership you must confirm you can comply with the following statements.

- No complaint or claim has been made against you or any members of your immediate family involving horses or ponies.
- You or any members of your immediate family have never had any proposal or renewal for equine/equestrian insurance refused.
- You, or any other people residing with you, have never been convicted of any criminal offence other than motoring convictions or have any non-motoring convictions pending. We do however need to know of any conviction that is unspent under the Rehabilitation of Offenders Act 1974.
- You have never been declared bankrupt, been subject to bankruptcy proceedings become insolvent or made arrangements with creditors.
- You are permanent resident of the UK, Isle of Man or the Channel Islands, or Republic of Ireland or at bases of Her Majesty's Forces overseas.

In the event of a claim or any circumstances which may give rise to a claim you must give notice to the insurers by calling 01708 850000 as soon as possible.



### **When and how do I pay?**

World Horse Welfare will advise you of the full details of when and the options by which you can pay.



### **When does the cover start and end?**

The insurance runs for 12 months from the date on which you become a member, and will expire should the membership not be renewed annually. The membership (including the insurance) is non-refundable.



### **How do I cancel the contract?**

You are able to cancel your membership at any time but there will be no refund given. Full details of the policy cover, terms and conditions which include claims procedure will be provided to you on request by World Horse Welfare.