

World Horse Welfare Members Policy

Insurance Product Information Document

Company: Markel International Insurance Company Limited

Product: World Horse Welfare Members Policy

Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register Number 202570. The company is registered in England and Wales No: 00966670. Registered address, 20 Fenchurch Street, London EC3M 3AZ. www.markelinternational.com

The information provided in this document is a summary of the key features of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the World Horse Welfare Members Policy document which is available from World Horse Welfare.

What is this type of insurance?

Public Liability Insurance.



What is insured?

✓ The Policy will indemnify You against Your legal liability for damages in respect of accidental Bodily Injury to any person or Damage to third party Property arising out of Your Equine Activities as defined in the Schedule. Cover is provided only if You are domiciled in the United Kingdom, the Channel Islands or the Isle of Man.

✓ GBP 10,000,000 limit of indemnity in respect of any one Event occurring during the Period of Insurance, inclusive of all costs and expenses.

Extensions include:

✓ Authorised Users

The Policy shall provide indemnity to any person given permission by the Insured to use the Insured's Horse while used in the presence of the Insured.

✓ 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 Your behalf in relation to a Horse belonging to You or in Your care, custody or control. This Extension does not apply to a Professional Groom.

Provided always that such person covered by any Extensions shall act as though they were the Insured, observe, fulfil and be subject to the terms, Conditions, limitations and Exclusions of the Policy



What is not insured?

- ✗ Bodily Injury to any member of Your family or household.
- ✗ Bodily Injury to any Employee arising out of and in the course of employment by 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 any member of Your family or person in Your service
- ✗ Liability arising out of any profession, occupation or business of You or Your family.
- ✗ Liability arising from the use of a Horse or a Horse Drawn Vehicle for hire or reward.
- ✗ Punitive, exemplary or aggravated damages or any additional damages resulting from the multiplication of compensatory damages.
- ✗ Liability arising out of events organised by You or on Your behalf.
- ✗ Liability arising out of the activities of a Professional Groom.
- ✗ Liability arising out of the activities of a qualified horse Instructor.
- ✗ Equine Excluded Equine Activities stated in the Schedule.



Are there any restrictions in cover?

! The Excess under this Policy is GBP 250 for each and every claim in respect of Damage to Property.

! This is a Policy of last resort, that is to say that if at the time of any claim there is any other valid insurance which entitles You to an indemnity, or would have entitled You to an 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.



Where am I covered?

Within United Kingdom, Channel Islands and the Isle of Man including up to a maximum of 30 days in all elsewhere in the world during the Period of Insurance but excluding the United States of America and Canada.

Cover is provided only if You are domiciled in the United Kingdom, the Channel Islands or the Isle of Man.



What are my obligations?

- You must provide complete and accurate answers to questions You are asked
- You must take all reasonable steps to prevent any incident which may give rise to a claim.
- In the event of a claim or any circumstances which may give rise to a claim You must give notice as soon as possible to SEIB Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex, RM15 5BE Telephone: 0345 873 4907 Email: claims@seib.co.uk
- DO NOT under any circumstances admit responsibility for Bodily Injury or Damage, either verbally or in writing.
- DO NOT offer or promise payment for Damage to Property or as compensation for Bodily Injury as such action may invalidate Your insurance cover.



When and how do I pay?

- World Horse Welfare will advise You of the full details of when and how You can pay.



When does the cover start and end?

- The cover runs for 12 months from the date on which You become a Member and will expire should Your membership not be renewed annually.



How do I cancel the contract?

- You may cancel this Policy in the first year of insurance within a period which begins 14 days from the commencement of cover or receipt of Policy documentation, whichever is the later (this is known as the 'cooling off' period). We will refund the full amount of any premium paid by You if You cancel this insurance during the 'cooling off' period. If a claim has been made, or an incident notified to Us that could give rise to a claim during the 'cooling off' period, that Policy will be treated as in force and no such refund will be made. This right does not apply at the first or any subsequent renewal of this Policy.