



World Horse Welfare Members Policy – Personal Liability
Master Insurance Schedule

Master Insurance Policy No:	B126BW0430923
Master Insurance Holder:	The Council of World Horse Welfare (Registered Charity No. 206658)
Address:	Anne Colvin House, Ada Cole Avenue, Snetterton, Norfolk, NR16 2LR
Insured:	Individual members of World Horse Welfare
Period of Insurance:	Risks attaching during the period: From: 01 June 2023 To: 31 May 2024 both days inclusive Local Standard Time at the Address shown above
Members Period of Insurance:	Twelve consecutive months only from the time of attachment per membership of World Horse Welfare
Limit of Indemnity:	GBP 10,000,000 in respect of any one Event, inclusive of all costs and expenses
Excess:	GBP 500 for each and every claim in respect of Damage to Property
Territorial Limits:	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

Law and Jurisdiction:	English law within the jurisdiction of the courts of England and Wales
Identity of Insurers:	<p>Markel International Insurance Company Limited (Markel). 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.</p>
Equine Activities:	<p>Use, ownership or control of a Horse and Your direct participation in Equine Activities other than those Equine Excluded Activities stated in the Schedule</p>
Equine Excluded Activities:	<p>Polo, 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, breeding for the express purpose of monetary gain or use of a Horse Drawn Vehicle</p>
Endorsements:	<p>Member to Member Exclusion</p> <p>Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability resulting from or in consequence of any injury caused by or arising out of the negligent act and/or omission of any Member towards another Member.</p>
Policy Information:	<p>Policy is based on 3,600 members during the policy period. Additional Members to be referred to Insurer's for rating and agreement throughout the policy period on 01/10/2023, 01/02/2024 and at expiry.</p>



Signed by Susan Middleton, CEO.

On behalf of SEIB Insurance Brokers Ltd