

# Insurance Product Information Document

## World Horse Welfare - Association Members' Personal Liability Insurance

### Insurer(s):

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 with registered address at 20 Fenchurch Street, London, EC3M 3AZ. VAT number 245 7363 49.

This document provides a summary of the insurance cover, exclusions and restrictions. It is not personalised to your individual needs and there may be cover listed that you do not select when purchasing your insurance. Please refer to the policy document for full terms and conditions of this cover including the general policy limits.

### What is this type of insurance?

This policy provides personal liability insurance for members of World Horse Welfare covering legal liability for accidental injury to a third party or damage to third party property that occurs during the member's period of cover and arises in connection with their equine activities or use and/or ownership of any horse.



### What is insured?

- ✓ The member's legal liability arising out of accidental bodily injury sustained by a third party or accidental damage to third party property, arising out of your equine activities as defined in the policy schedule.
- ✓ Defence costs as included within the limit of liability.
- ✓ **Automatic Extensions (included as standard):**
- ✓ Your insurance extends to provide cover for the following automatically:
  - ✓ abuse cover which you are legally obligated to pay as compensatory damages as a direct result of a claim.
  - ✓ for your legal liability for damages incurred outside of the territorial limits for a maximum of 30 days during the member's period of cover (excluding Russia, Belarus, Ukraine, the United States of America or Canada).
  - ✓ any authorised users who are using your horse with your permission while in your presence.
  - ✓ for cross liabilities in the case that there is more than one insured party.
  - ✓ for any horse groom undertaking grooming services while working for you and unmounted only. This extension does not apply to professional grooms.

Any person covered under the extensions must fulfil and be subject to all the Terms and Conditions, Limitations and Exclusions of the Master policy.



### What is not insured?

- ✗ Abuse other than as covered under the abuse extension.
- ✗ Aircraft, watercraft and vehicles.
- ✗ Asbestos.
- ✗ Assumed liability.
- ✗ Bodily injury to employees.
- ✗ Cyber incidents including data breaches.
- ✗ Communicable disease.
- ✗ Damage arising out of the business activities of World Horse Welfare or any other organisation.
- ✗ Deliberate or wilful acts.
- ✗ Design defects.
- ✗ The excess amount stated in the schedule.
- ✗ Excluded equine activities as stated in the schedule.
- ✗ Events organised by you or on your behalf.
- ✗ Horse drawn vehicles used for hire and reward.
- ✗ Horse instruction activities.
- ✗ Lack of maintenance of any premises, stabling, fencing, paddocks and any other equine related structures.
- ✗ Any loss or damage to property owned by you in your care, custody and control or owned by your family.
- ✗ Perfluorinated compounds, pollution, radioactive contamination.
- ✗ Products liability.
- ✗ Professional liability.
- ✗ Any activity of professional grooms.
- ✗ Any strike, riot and civil commotion.
- ✗ Terrorism.
- ✗ War.





## Are there any restrictions on cover?

- ! You must maintain a World Horse Welfare membership for cover to apply.
- ! Endorsements may apply to your policy. These will be shown in your policy documents.
- ! Certain limitations may apply to your policy. For example:
  - You will have to pay the first part of most claims (the excess) this will be stated in the schedule.
- ! We will not pay more than the sum(s) insured or limit(s) shown in your schedule or policy.
- ! You must permanently reside within Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.



## Where am I covered?

- ✓ You are only covered in those territories or countries which are specified in the schedule under the Geographical/Territorial Limits section.



## What are my obligations?

- Maintain your World Horse Welfare membership.
- Take reasonable steps to maintain premises, stabling, fences, paddocks in a good state of repair.
- You must pay the excess as stated in the schedule.
- Wear approved and protective equipment during mounted activities.
- Notify SEIB Insurance Brokers Limited as soon as possible of any claim or circumstance that may give rise to a claim.
- Do not admit liability or settle claims without insurer's written consent.
- Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will mean your cover is terminated and you will be unable to make a claim.



## When and how to pay

- Payment for this insurance is included within your membership fee paid to World Horse Welfare.



## When does the cover start and end?

- Cover starts from the beginning of your membership of World Horse Welfare and continues for a period of 12 months providing that you keep your membership in place. Otherwise this policy will be cancelled.



## How do I cancel the contract?

- As this is a master policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your membership of World Horse Welfare or do not renew your membership, your insurance cover will cease from the time of such cancellation or non-renewal.

