



BHS / BRC Public Liability Insurance - Your Questions Answered By SEIB Insurance Brokers Ltd

The following document covers general Riding Club FAQ's. For information regarding which different disciplines are covered see Data Sheet DS40 – Insurance Information – Covering Different Disciplines. For details regarding reporting incidents to the insurers, see Data Sheet DS44 – Reporting Incidents to the Insurers.

Q: What cover do club organisers receive?

A: The club committee, officials, volunteers and instructors will be insured up to **£30,000,000** for any one claim in respect of all officially organised activities, including social and fundraising activities. In addition, legal costs incurred with Underwriters' consent will be insured.

Q: What cover do club members receive?

A: Club members will be insured whilst taking part in activities organised by their own affiliated riding club, another BHS-affiliated riding club or the BRC head office based at **Abbey Park**. The policy extends to cover the liability of one member to another. The limit of Indemnity is **£30,000,000** in respect of any one claim for public liability. Public liability covers claims for third party property damage or bodily injury where the riding club are found legally liable. Legal liability must be established in order for a claim to be successful. Please note there is no personal accident cover.

Please note: Travel to and from activities is excluded. Members are NOT INSURED outside affiliated riding club activities e.g. hacking out independently.

Q: Will the club be covered if non-members are allowed to compete?

A: Yes. The club will be covered for all its organised activities, so if non-members compete, the policy DOES apply. We do suggest, however, as a best practice you ask non-members for details of any liability policy that they may have as the main intention of the policy is to cover the members.

Q: What is the excess?

A: **An excess of £250 applies to each and every third party property damage claim.**

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Q: Will the club be covered for using external instructors?

A: The BRC policy covers third party legal liability in respect of claims brought against the club, therefore if an external instructor is brought in the club will be insured if they are pursued for legal negligence, however if the external instructor is pursued individually they should have their own cover in place.

Q: Will the club's officials and helpers be insured?

A: **Yes, the BRC cover extends to cover committee members, volunteers and officials whilst acting under the auspice of the club, for third party liability, should they be pursued personally following an incident.**

Q: Will the club's instructors be insured?

A: In relation to a member carrying out instruction under the auspice of the club then again cover will attach for the club, it is more than likely that the club will be pursued as the member is known to the club. However, it is advisable for any individual doing instruction to have their own cover in case they are pursued in their own right.

Q: Do instructors have to be qualified?

A: We strongly recommend that all instructors are suitably qualified and insured.

Q: Does the insurance policy cover land on which events are held?

A: **We would expect clubs to only be using venues or land which is insured by the owner. However the policy does extend to provide cover for any landowner or occupier on whose land events or other activities organised by the club are held or pass over or whose land is used for access to the event, for situations when there is no other insurance in place.**

Employers Liability Insurance Cover

This cover will also be provided in respect of all employees, including casual labour and persons paid in kind (including volunteers). This policy covers the cost of any damages awarded to an employee in the event of accidental bodily injury, **arising out of or in the course of employment, appointed by the committee, to a limit of £10,000,000 inclusive of legal costs.**

Property and Personal Accident Cover

This is NOT INCLUDED in the insurance provided with affiliation to the BHS for individual members of the riding club. In order for this to be covered the individual would also need to be a Gold member of the BHS. BRC members joining the BHS for the first time will receive a 30% discount on their first year of BHS Gold membership.

If you have any queries regarding the insurance policies provided with affiliation, please contact the BRC Office and we will be happy to help.

Or contact SEIB direct on: 0345 450 0634 or online: www.seib.co.uk

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