

British Horse Society Accredited Professionals Public Liability Insurance Policy (M3448)
Public Liability Master Insurance Schedule

Master Insurance Policy No: B6027CE4408A25

Master Insurance Holder: The British Horse Society (Registered Charity No 210504)

Address: Abbey Park, Stareton, Kenilworth, Warwickshire, CV8 2XZ

Insured:

1. Individual who is an Accredited British Horse Society Professional Coach including Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experiential Learning) Coach
2. Individual who is an Accredited British Horse Society Professional Groom
3. Individual who is an Accredited British Horse Society Professional Assessor, Verifier, Trainer or Moderator

**Master Insurance Holder's
Period of Insurance:**

Risks attaching during the period:

From: 01st January 2025

To: 31st December 2025

both days inclusive Local Standard Time at the Address shown above.

Insured's Period of Insurance: Twelve consecutive months only from the time of attachment per Insured.

Limit of Indemnity: GBP 10,000,000 in respect of any Event, inclusive of all costs and expenses.

Excess: GBP 250 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 90 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:

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.
VAT number 245 7363 49.

Business Activities:

1. **Accredited British Horse Society Professional Coach** including Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experiential Learning) Coach includes providing a lesson to a pupil using the pupil's own Horse in return for remuneration. An Accredited British Horse Society Professional Coach including Accredited Professional Senior Coach and Accredited Professional Performance Coach and Accredited Professional Fellow and RPEL (Recognition of Prior Experiential Learning) Coach may mount the Horse to demonstrate something to a pupil for no longer than is required. Demonstration on coach's own Horse providing any pupil does not mount the coach's own Horse. Organisation of coaching events where Accredited Professional Coaches provide lectures and or teaching. General yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals excluding thoroughbred stallions, mares, foals still in the thoroughbred racing and breeding industry. Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding, including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.
2. **Accredited British Horse Society Professional Groom** includes general yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals excluding thoroughbred stallions, mares, foals still in the thoroughbred racing and breeding industry. Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding, including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.
3. **Accredited British Horse Society Professional Assessor, Verifier, Trainer or Moderator** includes carrying out of inspections of riding establishments or livery yards to ensure that they comply with the criteria for British Horse Society approval. They may also carry out an initial inspection to establish whether British Horse Society approval should be granted or visit to investigate a complaint

regarding a British Horse Society Approved Centre. Providing a lesson to a pupil using the pupil's own Horse in return for remuneration. A coach may mount the Horse to demonstrate something to a pupil for no longer than is required. Demonstration on coach's own Horse providing any pupil does not mount the coach's own Horse. Organisation of coaching events where the coach provides lectures and or teaching. General yard duties including mucking out, handling of a Horse, turning out and catching in from the field/walkers, managing field Horses, grooming, clipping and trimming, handling and managing stallions, mares and foals excluding thoroughbred stallions, mares, foals still in the thoroughbred racing and breeding industry . Travelling Horses to competitions and general outings, including loading and unloading of Horses, caring for the Horses during transit and care of the Horse while at the venue. Riding including schooling in arena, field and gallops, hacking, breaking in process, lungeing and long reining.

Business Excluded Activities: We will not pay any claim arising from activities that are not stated in the Business Activities.

Endorsements:

1. This Policy excludes any initiative or activity not specified as included in the Schedule. Any new initiative or new activity must be submitted to Us for Our consideration and if We agree to insure such initiative or activity under this Policy, We will provide details of any premium required and the terms and conditions of providing such cover.
2. This Policy excludes all liability arising from or out of competing horses on behalf of third parties.
3. We agree that Exclusion 7 under Public Liability Policy Coverage, Policy Exclusions in the Policy Wording 'M3448 – BHS Accredited Professionals Equine Policy v3.pdf' does not apply solely when the Accredited British Horse Society Professional Coach is providing lessons for stable management or lunging using the Accredited British Horse Society Professional Coach's own Horse, providing the below criteria have been complied with:

A full risk assessment, by the Accredited British Horse Society Professional Coach (as detailed against 'Insured' above and as defined in the policy wording) including the Horse's name, age, experience and confirming suitability for the teaching of stable management or lunging, must be undertaken, documented and any requirements and recommendations arising from such risk assessment completed before any activity is undertaken. The risk assessment report and any requirements and recommendations arising from such assessment must be retained by the Accredited British Horse Society Professional Coach and provided to Us if

requested.

It is a condition precedent to Our liability that no pupil is to mount the Accredited British Horse Society Professional Coach's Horse at any time and that the Horse and pupil remain under the Insured's supervision at all times.

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 or Damage caused by or arising out of any pupil mounting or riding the Accredited British Horse Society Professional Coach's Horse.

All other terms, clauses and conditions remain unchanged.



Signed by Susan Middleton, CEO.

On behalf of SEIB Insurance Brokers Ltd