

## British Horse Society Accredited Professionals

### Public Liability & Personal Accident insurance

Public liability and Personal Accident insurance is included with Accredited Professionals membership of the British Horse Society. This is a summary of the cover together with the main exclusions. Please refer to the full policy documents which have been provided to you and which are available on the BHS website for a more detailed summary of the terms and conditions of the policy. If you have any queries please contact:

SEIB Insurance Brokers Ltd, South Essex House  
North Road, South Ockendon, Essex RM15 5BE  
Telephone 0345 450 0634.

#### Public Liability Insurer

Markel International Insurance Company Limited.  
Registered in England number 966670. Registered Address:  
20 Fenchurch Street, London, EC3M 3AZ.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

#### Personal Accident Insurer

Millstream Underwriting Ltd, 52-56 Leadenhall Street,  
London, EC3A 2EB. Registered in England No. 4977362.  
Authorised and regulated by the Financial Conduct Authority.  
Registration No. 308584.



## Claims Procedure

If you are involved in an incident and are a groom, accredited coach, verifier, assessor, trainer or moderator that could lead to claim:

### DO

phone one of the following numbers:

**Public Liability Claims - 0345 8734907**

**Public Accident Claims - 0330 6600723**

(Mon-Fri 9am-5pm)

### DON'T

under any circumstances admit responsibility, either verbally or in writing.

### DON'T

offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury - if you do, you may invalidate your insurance cover.

It is important that you ensure all statements you make on claim forms and other documents are full and accurate.

## British Horse Society Accredited Professionals

### Public Liability & Personal Accident Policy Summary

### New Memberships & Renewals in 2024



Visit [www.seib.co.uk](http://www.seib.co.uk)  
Call 0345 450 0634

South Essex House · North Road ·  
South Ockendon · Essex · RM15 5BE

The British Horse Society is an Appointed Representative of  
SEIB Insurance Brokers Limited who are authorised  
and regulated by Financial Conduct Authority

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**Important document**  
Please keep in a safe place

**SEIB**  
INSURANCE BROKERS.

**SEIB**  
INSURANCE BROKERS.

# British Horse Society – Accredited Professionals

## Public Liability Insurance

This section of the document is a summary of the cover provided by the British Horse Society Accredited Professionals Public Liability Insurance Policy. Please refer to the full policy documents which have been provided to you and which are available on request from:

The British Horse Society, Abbey Park, Stareton, Kenilworth, Warwickshire CV8 2XZ

### Name of the Insurer

The public liability cover provided under the policy is underwritten by Markel International Insurance Company Limited.

### Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage whilst undertaking your duties as a Accredited Professional in respect of accredited coaches, grooms, verifiers, assessors, trainers and moderators.

### Key Features and Benefits

- This policy covers your legal liability for accidental bodily injury and/or loss of or damage to third party property (subject to policy exclusions) arising out of your equine business as a BHS Accredited Professional.
- Cover is provided on a worldwide basis up to a maximum of 90 days per policy period.
- £10,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance, inclusive of costs and expenses.
- Cover is provided for members domiciled in the United Kingdom, the Isle of Man, the Channel Islands.
- Cover for horses (up to £10,000), tack and saddlery (up to £5,000) in your care, custody and control is included.

### Significant or Unusual Exclusions or Limitations

This policy does not cover you for:

- The first £250 of each and every claim in respect of damage to property only.
- Bodily injury to members of your own family or household, or any employee whilst working for you
- Bodily injury or loss of or damage to property arising out of or incidental to any profession, occupation or business of yours, other than in respect of your business as a accredited professional as listed above
- Punitive, exemplary or multiplied damages
- Liability directly or indirectly arising from horse racing run under the rules of the British Horseracing Authority or point to point racing
- The use of a horse or horse drawn vehicle for hire/reward
- Liability arising out of the ownership, possession or use of any mechanically propelled vehicle or any craft designed to travel through the air, space or water (other than hand propelled watercraft or rescue craft)
- Deliberate acts or omissions

### Period of Insurance

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with the British Horse Society.

### Your Right to Cancel

This policy is a group policy provided by the BHS as part of your membership benefits. As such there is no facility to cancel the policy should you decide that you do not require the cover. No return of premium would be due from insurers.

### Claims Procedure

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:

By telephone: 0345 873 4907  
By email: claims@seib.co.uk  
By writing to: SEIB Insurance Brokers Limited, South Essex House, North Road, South Ockendon, Essex RM15 5BE.

### Complaints Procedure

Full details of the complaints procedure can be found in the policy wording along with information on the Financial Services Compensation Scheme. If you wish to log a complaint, please call your BHS Helplines number 02476 840700 pressing 1 for insurance or email complaints@seib.co.uk.

# British Horse Society – Accredited Professionals

## Personal Accident Insurance

This is a summary of the cover. Please refer to the full policy documents which have been provided to you and which are available on request from: The British Horse Society, Abbey park, Stareton, Kenilworth, Warwickshire CV8 2XZ. Please take time to make sure you understand the cover it provides. Cover is underwritten by Millstream Underwriting Ltd on behalf of Arch Insurance (UK) Ltd.

### Significant Features and Benefits

#### Who is covered:

- A: Any Accredited Professional Coach on the British Horse Society Register of Accredited Professionals while undertaking duties as a qualified Accredited Coach and/or qualified Groom as recognised by the British Horse Society specifically defined in the policy schedule.
- B: Any Accredited Professional Groom as recognised by the British Horse Society while undertaking duties as a qualified Accredited Groom as recognised by the British Horse Society specifically defined in the policy schedule.
- C: Any British Horse Society Assessor, Verifier, Trainer or Moderator whilst undertaking duties as a British Horse Society Assessor, Verifier, Trainer, or Moderator. Or whilst acting as an Accredited Professional Coach on the British Horse Society Register of Accredited Professionals while undertaking duties as a Accredited Coach as recognised by the British Horse Society as specifically defined in the policy schedule.

Please refer to the policy wording for full definitions of categories of insured persons and insured activities.

### Benefits and Sums Insured

Death	£100,000
Permanent Total Disablement (Any and every)	£100,000
Loss of one or more limbs	£100,000
Loss of sight in one or both eyes	£100,000
Loss of hearing in both ears	£100,000
Loss of hearing in one ear	£25,000
Loss of speech	£100,000

You can only claim for one of the above benefits as a result of any one accident.

### Significant or Unusual Exclusions or Limits

Cover does not apply to any insured person who at the point of inception or renewal are aged 85 or over.

### Exclusions

This policy does not cover any loss resulting from:

- Anybody engaged in air sports or air travel unless as a fare paying passenger.
- Suicide or deliberate self-harm.
- Any work undertaken on or in transit by sea or air or from offshore installations.
- Undertaking armed forces services or operations.
- Any illness or disease.
- Any gradually operating cause or repetitive strain injury.
- Being under the influence of alcohol or drugs
- War risks
- Any claim in excess of the policy's aggregate limit or events limits.
- Nuclear reaction, radiation and contamination.
- Terrorism
- Engaging in a criminal act.
- Any epidemic or pandemic.

This policy does not cover you while riding your own horse or instructing or training a horse belonging to you.

### Period of Insurance

The period of insurance as shown on the certificate issued to you and commencing on any date between 1st January 2023 and 31st December 2024.

### Right of Cancellation

The Insured Person may withdraw from the cover provided by this Policy at any time by giving notice to the Insurer. No refund of Premium may be payable. The insured may not cancel this Policy.

### How to Claim

Should you wish to make a claim under this policy you should contact our claims helpline on 0330 660 0723 available Monday to Friday 9am until 5pm, or email PAClaims@mstream.co.uk within 30 days of the date of the accident or as soon as possible after the date of the occurrence.

### Complaints Procedure

Full details of the complaints procedure can be found in the policy wording along with information on the Financial Services Compensation Scheme. If you wish to log a complaint, please call your BHS Helplines number 02476 840700 pressing 1 for insurance or email complaints@seib.co.uk.