

Policy Schedule

Equine Association Insurance

Identity of Insurers:

Markel International Insurance Company Limited – Underwriting a 100% proportion of the insurance

Registered in England number 966670

Registered address: 20 Fenchurch Street, London, EC3M 3AZ

Telephone +44 (0)20 7953 6000

Email: markel.enquiries@markelintl.com

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

The details of the insurances in this Policy Schedule are intended as an overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

If any of your cover details are incorrect, or if you wish to take advantage of any additional covers, please contact your broker. You must tell us about any alterations since the start or renewal of your policy which increase the risk of loss, damage, accident or liability. Failure to do so could result in you not being insured and claims being refused.

This Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with Your Statement of Fact and Policy Document:

Insured:	British Harness Racing Club Ltd
Correspondence Address:	
Postcode:	
Broker Reference:	BRIT18AL03
Policy Number:	B1262BW0430922
Period of Insurance	From: 1 st December 2022 To: 30 th November 2023
Premises address (1):	
Post code:	
Reason for Issue:	Renewal
Business Description:	The promotion and/or organisation of and/or participation in and/or attendance at equestrian activities and/or associated

	events or interests all in connection with British Harness Racing Club including cover for any person who holds a current and paid up British Harness Racing Club membership whilst at official British Racing Harness Ltd competitions and official practice events
Section	Section insured
Material damage	Operative
Business interruption	Operative
Employers' liability	Operative
Public liability	Operative
Products liability	Operative
Specified all risks	Operative
Money	Not Operative
Goods in transit	Not Operative
Frozen food	Not Operative
Household Cover Extension	Not Operative
Where 'Not Operative' is shown above no cover is provided under that section.	

Premium	£15,368.19
Insurance Premium Tax @ 12%	£1,844.18
Admin fee	£0.00
Total	£17,212.37

Material Damage Section

Premises address (1)	
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Buildings cover – NOT INSURED

Contents cover		
Property insured	Basis of cover Reinstatement (A) or Indemnity (B)	Sum insured
Machinery, plant and all other contents	A	£10,000
Computer equipment	A	£3,000

Premises address (1) total Material Damage sums insured	£13,000
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Applicable Excess	
The first £2,500 of each and every claim	in respect of Specified Peril 15) Subsidence Ground Heave or Landslip
The first £250 of each and every claim	in respect of all other loss or damage

Business Interruption Section

Premises address (1)	
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Insured Items	Maximum Indemnity Period	Sum Insured
Additional Increased Cost Of Workings	12 months	£15,000

Total Business Interruption sum insured	£15,000
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Liability Section

Sub-Section	Limit of Indemnity
Employers' Liability	£10,000,000
Public Liability	£5,000,000
Products Liability	£5,000,000
Care custody and control	Not Operative
Where 'Not Operative' is shown above no cover is provided under the Sub-section	

Applicable Excess		
Public & products liability	£250 of each and every claim	in respect of third party property damage

Liability Endorsements	
Member to Member Exclusion	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.
Members Claims (Contribution)	If at the time of any claim there is any other valid insurance which entitles the member to an indemnity, or would have entitled the member to an indemnity if this policy did not exist, then the insurance afforded by this policy will be in excess of and will not contribute with such other insurance

Specified All Risks Section

Premises address (1)		
Insured Item(s)	Geographical Limits	Sum Insured
Hand Held Scanners	UK	£12,000
Trophy – Manchester Cup	UK	£4,000

Total Specified All Risks sum Insured	£16,000
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Geographical Limits	
UK	Means anywhere in Great Britain Northern Ireland Isle of Man and the Channel Islands

Applicable Excess	
£250	Each and every claim

Policy Information	
Members	Policy is based on a minimum & deposit premium for 500 members, an additional premium of GBP 14.95 + IPT per member will be due at expiry if member numbers exceed 500.

Events	Policy is based on 45 Events (Up To 400 Competitors & 1500 Attendees), any additional events during the Period of Insurance must be submitted to Us for our consideration and if We agree to insure such Event, We will provide details of any premium required ad the terms and conditions of providing such cover.