

British Harness Racing Club Ltd Members Policy – Personal Liability Master Insurance Schedule

Master Insurance Policy No: B1262BW0430922

Master Insurance Holder: British Harness Racing Club Ltd

Address:

Insured: Individual Members of British Harness Racing Club Ltd

Period of Insurance: Risks attaching during the period:

From: 1st December 2022

To: 30th November 2023

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

Members Period of Insurance: Twelve consecutive months only from the time of attachment per membership with British Harness Racing Club Ltd but only whilst participating in (excluding whilst travelling to and from) events organised and run by British Harness Racing Club Ltd – please also see Endorsement below.

Limit of Indemnity: GBP 5,000,000 in respect of any one Event, inclusive of all costs and expenses.

Excess: GBP 500 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 30 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.

Equine Activities: Use, ownership or control of a Horse or a Horse Drawn Vehicle and Your direct participation in Equine Activities other than those Equine Excluded Activities stated in the Schedule

Equine Excluded Activities: Polo, stunt riding, scurry driving including timed carriage driving, vaulting, endurance competitions, horseback archery, horse boarding, tent pegging, team chasing, horse swimming, tilting, racing, point to point racing, steeplechasing or breeding for the express purpose of monetary gain.

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.

Travel to or from Events Exclusion

Insurers shall have no liability under this Policy to provide any indemnity or benefit for any legal liability arising out of, caused by or in respect of whilst Members are travelling to or from events.

Subject to the terms and conditions of this insurance, cover applies only whilst Members are participating in events organised and run by British Harness Racing Club Ltd



Signed by Susan Middleton, CEO.

On behalf of SEIB Insurance Brokers Ltd