

South Essex Insurance Brokers Equine Association Combined Insurance Policy Schedule

Policy Number:	OIMC1690069	Broker Reference: BRIT18AL01
Period of Insurance:	From: 20/04/2016	To: 19/04/2017
	both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.	
Effective From:	20/04/2016	
Issue Number:	1	
Reason for Issue:	New Business	
Contract Parties		
Insurer:	Royal & Sun Alliance Insurance plc and other insurers as defined in the Policy (Authorised Insurers)	
Registered Address:	St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL	
Insured:	British Harness Racing Club Ltd	
Address:	Burlington Crescent, Goole, North Humberside DN14 5EG	
Business:	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/paid up British Harness Racing Club Ltd membership whilst at official BHRC competitions and BHRC official practice events.	
Date of written proposal/ application	11 th April 2016	

Contact details

Broker name:	South Essex Insurance Brokers Limited	
Broker address:	South Essex House North Road South Ockendon Essex RM15 5BE Tel: 01708 850000 fax: 01708 851520	
Issue office:	South Essex House tel: +44 (0)1708 850000 fax: +44 (0)1708 851520	
Claim Notification address:	South Essex Insurance Brokers Ltd , South Essex House, North Road, South Ockendon, Essex RM15 5BE Tel: + 44 (0) 1708 850000 Fax: + 44 (0) 1708 851773	
Complaints:	If you have a Complaint which relates to either Your Policy or to a claim which you have submitted under Your policy then please raise this in the first instance with Your broker who will aim to resolve Your concerns by close of the next business day. If Your broker is unable to deal with your concerns the matter will be forwarded onto Your Insurer via your Insurance provider, who is:- South Essex Insurance Brokers Ltd, South Essex House, North Road, South Ockendon Tel 01708 850000	

Insured section	Sum insured / Limit of liability
A – Commercial Property insurance Premises:	<u>NOT INSURED</u>

Insured section	Sum insured / Limit of liability
B - Business interruption insurance	<u>NOT INSURED</u>
Item 1 (Estimated) Gross profit	GBP Nil
Item 2 (Estimated) Gross revenue first loss	GBP
Item 3 Increased cost of working	GBP
Item 4 Additional increased cost of working	GBP
Item 5 Rent Receivable	GBP
Maximum indemnity period:	
Item 6 Outstanding Debit Balances	Limit of liability GBP 50,000

Insured section	Limit of Indemnity
C - Employers' liability	<u>INSURED</u> GBP 10,000,000 any one cause

Insured section		Limit of Indemnity
D - Public liability	<u>INSURED</u>	GBP 5,000,000 any one occurrence
E - Products liability	<u>INSURED</u>	GBP 5,000,000 any one occurrence and in the aggregate
F - Pollution liability	<u>NOT INSURED</u>	GBP Nil any one occurrence and in the aggregate
Combined single limit Insured sections F and G:		GBP Nil any one insured event
Insured sections F and G premium subject to adjustment:	No	

Insured section		Sum insured / Limit of liability
G – Personal liability insurance	<u>INSURED</u>	GBP 5,000,000

Excess - Insured section	Amount of excess
Property insurance	Nil – not applicable
Business interruption insurance	Nil – not applicable
Employers' liability	Nil – not applicable
Public liability	£500 third party property damage
Personal Liability	£500 third party property damage
Products liability	Nil – not applicable
Pollution liability	Nil – not applicable

Endorsement attaching to Policy

It is hereby noted and agreed that the policy excludes participant to participant cover.