



### **BHS / BRC Third Party Liability Insurance - Your questions answered by South Essex Insurance Brokers (SEIB)**

The insurer for Public Liability cover has changed to RSA & Other Insurers (as defined in the policy wording) effective 1st January 2016. SEIB continues as the Insurance Broker.

The following document covers general Riding Club FAQ's. For information regarding how different disciplines are covered see Data Sheet DS40 BRC Insurance information for covering different disciplines

#### **Q: What cover do Club Organisers receive?**

A: The Club Committee, officials, volunteers and instructors will be insured up to £20,000,000 for any one claim in respect of all officially organised activities, including social and fundraising activities. In addition, legal costs incurred with Underwriters' consent will be insured, providing that liability is proved.

#### **Q: What is the excess and has this changed?**

A: An excess of £250 for third party property damage claims has been applied with effect from 1 July 2014.

#### **Q: What cover do Club Members receive?**

A: Club Members will be insured whilst taking part in activities organised by their own affiliated Riding Club, another BHS-affiliated Riding Club or BRC HQ. The policy extends to cover the liability of one member to another. The limit of Indemnity is £20,000,000 in respect of any one claim for public liability. Public liability covers claims for third party property damage or bodily injury where the Riding Club are found legally liable. Legal liability must be established in order for a claim to be successful.

Please note: Travel to and from activities is excluded. Members are NOT INSURED outside affiliated Riding Club activities e.g. hacking out independently.

#### **Q: Will the Club be covered if non-members are allowed to compete?**

A: Yes. The Club will be covered for all its organised activities, even if non-members compete. We do suggest, however, as a best practice you ask non-members for details of any liability policy that they may hold personally, as non-members will not be covered under the BRC policy.

**Q: Will the Club's Officials and Volunteers be insured?**

A: The BRC policy covers all officials and helpers whilst acting on behalf of an affiliated Riding Club.

**Q: Will the Club's Instructors be insured?**

A: The BRC policy covers third party legal liability in respect of claims brought against the Club. The policy will cover both Members and Non-Members for instruction in the event that the Club are found legally liable for an incident. It is advisable for any individual doing instruction to have their own cover in case they are pursued in their own right.

**Q: Do Instructors have to be qualified?**

A: We strongly recommend that all instructors are suitably qualified and insured.

**Q: Does the insurance policy cover land on which events are held?**

A: Yes. The policies extend to provide cover for any landowner or occupier on whose land events or other activities organised by your Club are held or pass over or whose land is used for access to the event.

**Employers Liability Insurance Cover**

Cover is provided to a limit of £10,000,000 against legal liability to pay compensation for Bodily Injury sustained by an Employee, Casual Employee or volunteer arising out of and in the course of employment in connection to the Riding Club activities appointed by the Riding Club Committee.

**Property Cover**

If you have jumps, judge boxes, trophies or hired in equipment you need to insure SEIB can arrange for cover for the Club please call them on 01708 850000

**Personal Accident Cover**

This is NOT INCLUDED under the BRC insurance arrangements but members of BRC that also sign up to be a gold member will receive an initial discount of 30% for the first year of the membership which carries some basic Personal Accident cover. Please note if you need to cover temporary disablement such as broken arms or legs or cover your income you will need a more bespoke policy therefore please call SEIB on 01708 850000.

If you have any queries regarding the insurance policies provided with affiliation, please contact the BRC Head Office and we will be happy to help.

Or contact SEIB direct on: 0345 450 0634 or online: [www.seib.co.uk](http://www.seib.co.uk)

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