

## **FREE PERSONAL LIABILITY INSURANCE WITH YOUR RIDING CLUB MEMBERSHIP**

### **WHO IS INSURED?**

Members of affiliated Riding Clubs are insured whilst participating in activities officially organized by any BHS Affiliated Riding Club, The Riding Clubs Office or Horse Trails Office, Stoneleigh or by an Affiliated Horse Trials – travel to and from activities is not covered.

This policy does not provide any cover for non-members.

### **WHAT IS COVERED?**

If an incident occurs which involves bodily injury to another person (called the third party) or loss of or damage to their property, the aggrieved person may well decide to claim against you for damages. If they can prove that you were legally liable, which generally involves you having been negligent, they are entitled to claim damages from you. The policy pays these damages, which may be awarded by a Court of Law, but in the majority of cases are settled "out of court".

The policy will pay damages up to £2,000,000 for any one claim and the number of claims is unlimited. It also pays all costs incurred in defending the claim.

If it is decided that you are not liable at law (even if you feel a moral responsibility) then the third party is not entitled to receive any damages. Your legal costs are still paid by the policy.

If a parent or guardian is sued as a result of an action by their child, the policy provides cover for the parent or guardian.

The policy includes cover for the liability of one member to another.

It should be stressed that some members will have other insurances such as a household or livestock policy which may also cover personal liability. If that is the case, the other Insurers will be asked to settle or contribute towards the claim, which helps to keep down the cost of the BHS policy – please co-operate with BEIB in providing details of your other policies.