

## **AUTOMATIC COVERS**

### **Public / Products Liability**

#### **Affiliated Shows**

All shows affiliated to *The British Show Jumping Association Limited* are automatically indemnified for all the activities of the show, except the excluded activities listed below, in respect of their legal liability to third parties on affiliation in accordance with Rule 73.7 up to a Limit of Indemnity of £30,000,000 any one claim. Each day of the show must be affiliated.

#### **Cover**

The policy indemnifies *The British Show Jumping Association Limited* and / or affiliated shows including any company, partnership, organising committee, display organiser, show secretary, or other organising party but only for the purposes of organising or operating an affiliated show day or show days (including all social and fund-raising events during and immediately before or after the show) against all sums which they become legally liable to pay in respect of all claims made against them arising from bodily injury to Third Parties (excluding Employees), and / or damage to Third Party property.

The insurance applies during the period for which affiliation has been granted in accordance with British Showjumping rules and during the preparation period, also immediately after the public open days for the purpose of clearing up of the site. It includes social and fund raising events during and immediately before or after the show.

Full details will be sent to each affiliated show at the time of affiliation. Please note the excess of £1,000 for accidental loss of or damage to property.

### **EXCLUDED ACTIVITIES**

- (i) racing (other than gymkhana novelty races), point to point racing or steeplechasing.
- (ii) passenger carrying amusement devices, wild animals or the use of firearms other than starting pistols or firearms used in connection with clay pigeon shooting contests.

### **IMPORTANT NOTE**

Third Party Contractors must carry their own Employers and Public Liability insurances. The Show Organiser must check that Contractors have insurance cover in place. It is not the intention for the British Showjumping policy to provide cover for Third Party Companies over whom the Organiser or British Showjumping has no control.

### **Personal Accident**

British Showjumping has a personal accident insurance policy to cover British Showjumping accredited officials whilst at affiliated shows, including travelling to and from the show. The cover applies only to the President, Hon. Vice Presidents, Nationally or Regionally Elected or Co-opted Members of the Executive Board, the Hon. Medical Officer, Veterinary Officer, chef d'équipes, Coaches, International Vets, Consultant Head of Training, Director of Coaching and all Officials (including Judges, Time Judges, Course Builders and Course Designers) recorded on British Showjumping's database whilst acting in any capacity at a British Showjumping Affiliated Show, including any permanent or temporary replacements for those listed and other voluntary helpers and arena parties.

The above Officials are also covered whilst travelling to, attending and returning from British Showjumping committee meetings.

Benefits are summarised as follows:-

- (1) Up to £60,000 death and permanent disablement plus medical expenses up to £15,000.
- (2) £250 per week temporary total disablement (up to 104 weeks) but excluding the first week of disablement, plus up to 15% of any claim for medical expenses (maximum £1,000).

- NB:**
- (i) For persons not in gainful employments, Benefit (2) is restricted to up to £100 per calendar week for out of pocket expenses.
  - (ii) For persons in gainful employment, Benefit (2) is restricted to usual Gross Weekly Wage.
  - (iii) For persons aged 75 and over, cover for permanent total disablement is excluded.

Any queries on the above covers should be made to **South Essex Insurance Brokers Ltd.**

This is a brief summary of the covers, which are subject to the full terms, exclusions and conditions of the policies.

### **Claims**

In the event of any incident which might give rise to a claim under any of these British Showjumping policies, you must give notice as soon as possible to:

#### **Public/Products Liability:**

South Essex Insurance Brokers Ltd  
South Essex House, North Road, South Ockendon  
Essex, RM15 5BE

Phone: 0845 600 8370

South Essex Insurance Brokers are authorised and regulated by the Financial Services Authority

#### **Personal Accident:**

Millstream Claims  
308-314 London Road, Hadleigh,  
Essex, SS7 2DD

Phone: 0845 643 2629

Millstream Underwriting Ltd are authorised and regulated by the Financial Services Authority

If you have any queries regarding the information contained herein, please contact:

SEIB Ltd, South Essex House, North Road,  
South Ockendon, Essex, RM15 5BE  
Phone 0845 8734 904