

# Equine Liability Insurance Policy

## Insurance Product Information Document



This insurance is provided by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited's registered office is: Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

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This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, can be found in the schedule and policy document which is available on request.

### What is this type of insurance?

This is an equine liability insurance policy for Public and Products Liability with additional cover you can purchase for Employers' Liability and Care, Custody and Control Liability. This policy is to insure you against legal liability for accidental injury to third parties or damage to third party property that occurs during the period of insurance and arises out of and in connection with your equine business, profession or trade.

	<b>What is insured?</b>		<b>What is not insured?</b>
	<p><b><u>Public and Products Liability</u></b></p> <ul style="list-style-type: none"> <li>✓ Damages and claimant's costs and expenses incurred in respect of your legal liability for injury sustained by any third party and/or damage to third party property which occurs in connection with your business.</li> <li>✓ Legal costs incurred with our written consent in connection with any claim made by a third party against you under this section.</li> </ul> <p><b>Extensions automatically included:</b></p> <ul style="list-style-type: none"> <li>✓ Contingent Liability (Non-Owned Vehicles)</li> <li>✓ Cover for Landowners</li> <li>✓ Data Protection</li> <li>✓ Defective Premises</li> <li>✓ Food Safety Act 1990</li> <li>✓ Forestry Commission and/or Ministry of Defence</li> <li>✓ Owners' Cover</li> <li>✓ Worldwide Transportation</li> </ul> <p><b>Extensions available to purchase but not automatically included:</b></p> <ul style="list-style-type: none"> <li>✓ Customers' Cover</li> <li>✓ Instructors' Liability</li> <li>✓ Members' Cover</li> <li>✓ Member to Member</li> <li>✓ Personal Liability</li> </ul> <p><b><u>Employers' Liability</u></b>  <u>You are not automatically covered under this section unless purchased</u></p>		<p>The main exclusions to this Liability insurance are:</p> <p><b><u>General Policy Exclusions</u></b></p> <ul style="list-style-type: none"> <li>✗ Communicable Diseases</li> <li>✗ Deliberate, conscious or intentional disregard by you or your employees of the need to take all reasonable steps to prevent injury or damage</li> <li>✗ Nuclear reaction, radiation and contamination</li> <li>✗ PFAS</li> <li>✗ Terrorism</li> <li>✗ War and Civil War</li> </ul> <p><b><u>Exclusions applicable to the Public and Products Liability Section only</u></b></p> <ul style="list-style-type: none"> <li>✗ Abuse</li> <li>✗ Asbestos and Dangerous Building Materials</li> <li>✗ Breach of Professional Duty</li> <li>✗ Criminal or Malicious Acts</li> <li>✗ Cyber Incidents</li> <li>✗ Fines, Penalties, or Punitive or Exemplary Damages</li> <li>✗ Medical Malpractice</li> <li>✗ Mould and Fungus</li> <li>✗ Participant to Participant Liability during film, television or other media work, historical re-enactments and demonstrations, horseball, horse racing (amateur or professional), point-to-pointing, hunting, team chasing, hunt scurries, hunt cross country challenges, horsedrawn vehicle/carriage driving, polo, polocrosse, stunt or trick riding, tent pegging, jousting and any other mounted games involving lances, swords and/or pointed and edged weapons, and other equestrian contact sports.</li> <li>✗ Penalty Clauses</li> <li>✗ Pollution or contamination other than which</li> </ul>

<ul style="list-style-type: none"> <li>✓ Damages and claimant's costs and expenses incurred in respect of your legal liability for any injury to an employee.</li> <li>✓ Legal costs incurred with our written consent in connection with any claim made by an employee against you under this section.</li> </ul> <p><b>Extensions automatically included:</b></p> <ul style="list-style-type: none"> <li>✓ Health and Safety at Work Legislation - costs and expenses in connection with a prosecution under the Health and Safety at Work etc Act 1974.</li> <li>✓ Unsatisfied Court Judgement - damages and costs in relation to a court judgement awarded to your employee that has not been satisfied.</li> </ul> <p><b>Care, Custody and Control Liability</b>  <u>You are not automatically covered under this section unless purchased</u></p> <ul style="list-style-type: none"> <li>✓ Damages incurred in respect of your legal liability for any injury, illness or disease (fatal or non-fatal) to any horse(s) not owned by you but within your care, custody or control. This includes any injury, illness or disease caused by an employee in connection with your business.</li> </ul>	<p>arises from a sudden, identifiable, unintended and unexpected incident</p> <ul style="list-style-type: none"> <li>✗ Prior Claims or Circumstances</li> <li>✗ Property Damage in respect of any property owned or leased by you</li> </ul>
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	<p><b>Are there any restrictions on cover?</b></p>
<p>Main restrictions:</p> <ul style="list-style-type: none"> <li>! You must follow the claims procedure as set out in your policy wording when you discover any circumstance or event which may give rise to a claim.</li> <li>! Excesses apply and are as shown in your schedule.</li> <li>! Each section of cover has a maximum we will pay. Full details are in your schedule.</li> <li>! You must ensure you comply with any additional endorsements applied by us to your policy coverage.</li> </ul>	



### Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Worldwide (excluding Cuba, Iran and North Korea) whilst temporarily overseas in the course of your business.



### What are my obligations?

- You must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take all reasonable precautions for the safety of and to avoid, prevent or minimise any injury to others or damage to their property.
- You must comply with all statutory and other obligations and regulations imposed by any authority, including obtaining the necessary licence to carry out your business.
- Use and provide appropriate personal protective equipment (PPE) to any employee or customer .
- Exercise reasonable care in the selection and supervision of employees and in the employment of competent staff.
- In the event of a claim or any circumstance that may give rise to a claim you must notify us as soon as reasonably practicable.
- You must pay the premium.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



### When and how do I pay?

- Your broker will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

- This insurance cover is for the period stated in your schedule and the start date and end date of the cover are specified in your schedule.



## How do I cancel the contract?

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- You can cancel this insurance at any time by contacting your broker.
  - After the 14 day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and any applicable administrative cost of providing the insurance.
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