

# Private Horse Owner Liability Policy

## Insurance Product Information Document



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

Canopius Managing Agents Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom. Firm Ref: 204847

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 which provides Public Liability cover for private horse owners. 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 coverage and arises out of and in connection with the use of your horse(s) declared under the policy schedule.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p><b><u>Public 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 the use of your horse(s).</li> <li>✓ Legal costs incurred with our written consent in connection with any claim made by a third party against you.</li> </ul> <p><b>Extensions automatically included:</b></p> <ul style="list-style-type: none"> <li>✓ Compensation for Court Attendance</li> </ul>	<p>The main exclusions to this Liability insurance are:</p> <ul style="list-style-type: none"> <li>✗ Breach of Professional Duty</li> <li>✗ Criminal or Malicious Acts</li> <li>✗ Damage to property belonging to you</li> <li>✗ Damage to third party property or third party injury from any cause other than your horse(s)</li> <li>✗ Deliberate, conscious or intentional disregard by you or on your behalf of the need to take all reasonable steps to prevent injury or damage</li> <li>✗ Fines, Penalties or Punitive or Exemplary Damages</li> <li>✗ Injury to any person employed by you</li> <li>✗ Injury to you or any persons named as insured under the policy</li> <li>✗ Liability caused by or arising from your trade, business or profession</li> <li>✗ Medical Malpractice</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>✗ PFAS</li> <li>✗ Products Liability</li> <li>✗ Vessels and Craft</li> </ul>



## Are there any restrictions on cover?

### Main restrictions:

- ! 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.
- ! Excesses apply and are as shown in your schedule.
- ! The maximum we will pay under your policy is shown on your schedule.
- ! You must ensure you comply with any additional endorsements applied by us to your policy coverage.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Horses are also covered for temporary trips within the European Union up to a maximum of 90 days in total during the period of coverage



## 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.
- In the event of a claim or any circumstance that may give rise to a claim you must notify us as soon as possible.
- 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?

- 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.