





## Public Liability Insurance for British Driving Society Members Insurance Product Information Document

This insurance is provided by Liberty Mutual Insurance Europe SE which is registered in the UK. Liberty Mutual Insurance Europe SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: SE000115.

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

### What is this type of insurance?

This is a public liability insurance policy for British Driving Society members.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p>This insurance will cover:</p> <ul style="list-style-type: none"> <li>✓ Legal damages you or a member of your crew become liable to pay to a third party for injury or property damage following an incident involving a horse and/or horse drawn carriage under this policy during the period of insurance</li> <li>✓ Legal costs you incur in connection with the incident</li> </ul>	<p>This insurance will not cover legal liability and/or legal costs relating to:</p> <ul style="list-style-type: none"> <li>✗ Incidents caused by someone other than you</li> <li>✗ Incidents occurring outside of the territorial limits of this insurance.</li> <li>✗ Deliberate acts caused by you</li> <li>✗ Horse racing, point to point racing or steeple chasing</li> <li>✗ Horse driving trials events run under the rules of British Carriagedriving/BHDTA or similar authority, not including the British Driving Society</li> <li>✗ The use of a Horse or Horse Drawn Vehicle for hire or reward</li> <li>✗ Injuries caused to you, your family, your household or any employee</li> <li>✗ Damage to property owned by you or your family, household or person in your service, or property in your care.</li> <li>✗ Incidents that are related to your trade, business or profession except in respect of incidents arising out of Grooms working for you</li> <li>✗ Incidents that arise in connection with any activities that would make you subject to the regulations of the Riding Establishment Act</li> <li>✗ Injuries sustained by any person working under your control in connection with your business</li> <li>✗ any loss, damage, liability, claim, cost, fee or expense caused by               <ul style="list-style-type: none"> <li>A. the use of, or inability to use;</li> <li>B. any error or omission relating to the use of; or</li> <li>C. any hoax or threat relating to the use of;</li> </ul> </li> </ul>



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## Are there any restrictions on cover?

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- ! You are required to pay the first GBP 500 of each and every claim for property damage
- ! This policy pays up to a maximum of GBP 10,000,000 per incident
- ! If any claim is also covered in whole or in part by any other insurance the liability of Underwriters shall apply in excess of, and not as contributory with, such other insurance
- ! All claims must be brought against you in a European Court of Law
- ! If you are not domiciled within the United Kingdom, the Isle of Man, the Channel Islands, Republic of Ireland or at bases of Her Majesty's Forces Overseas cover is only provided when you are temporarily visiting the United Kingdom, the Isle of Man, the Channel Islands, Republic of Ireland or bases of Her Majesty's Forces Overseas



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## Where am I covered?

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- ✓ Anywhere in the world



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## What are my obligations?

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- You must at all times take reasonable precautions to avoid or minimise damage to property and to avoid, prevent or minimise any injury to others.
- You must notify us as soon as is reasonably practicable of any event that may give rise to a claim under this insurance and you must provide us with all additional information as we may require. Every letter of claim, writ summons or process and all related documents and any other written notification of claim must be forwarded unanswered to us as soon as is reasonably practicable after they are received.
- If we make any payment under this insurance, we will be entitled to all your rights and remedies against any party and will be allowed to sue in your name at our own expense. You must provide all information and documents and give to us all such assistance as we may require to secure such rights and remedies. You must do nothing to jeopardise or extinguish any rights against a third party or parties, and you must do everything possible to preserve such rights.

**Failure to meet your obligations could result in a claim being rejected or a reduction in the amount we pay.**



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## When and how do I pay?

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- Payment for this insurance is included within your British Driving Society Membership fee



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## When does the cover start and end?

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- This insurance cover is from the date your membership starts until the 31<sup>st</sup> December 2022



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## How do I cancel the contract?

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- As this insurance is included within your membership of the British Driving Society you do not have a statutory right to cancel this policy. If you cancel your membership your insurance cover will be automatically cancelled.
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