The British Driving Society Members' Liability Insurance 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 policy document which is available on request from KBIS.

What is this type of Insurance?

This is a Master Policy for the benefit of Members of the British Driving Society. This is Public Liability insurance to insure any Member of the British Driving Society against legal liability for accidental injury to a third party or damage to third party property that occurs during the period of insurance and arises in connection with your ownership or use of any horse or horse drawn vehicle.

What is insured?

- ✓ Accidental bodily injury to a third party up to £5,000,000 as a result of your ownership or use of a horse or horse drawn vehicle.
- ✓ Accidental loss of or damage to property up to £5,000,000 as a result of your ownership or use of a horse or horse drawn vehicle.
- ✓ Costs, expenses and solicitors fees incurred by you in respect of any claim against you subject to written consent by the Insurer.

Extensions for Members:

- ✓ Horse Grooms: Your insurance extends to cover any Horse Groom while working for you and whilst unmounted only. This extension does not apply to a Professional Groom.
- ✓ Backsteppers and Crew: Your insurance extends to cover any backstepper or other unmounted crew whilst you are attending any British Driving Society event for the purpose of competing.

Any person covered under these extensions must fulfil and be subject to all the terms and conditions, limitations and exclusions of the Master Policy.

What is not insured?

- ✗ The first GBP 500 of each and every claim made against you for loss of or damage to third party property.
- ✗ Members under 18 years old unless the Member is in the presence of an adult at all times when using the horse or horse drawn vehicle.
- ✗ Bodily injury to you or any member of your family or household, or to any employee.
- ✗ Loss of or damage to property belonging to you or in your care, custody and control, or belonging to or in the care, custody or control of a member of your family or household.
- ✗ Bodily Injury or loss of or damage to property due to your or your family's profession, occupation or business
- ✗ Liability arising out of the activities of a Professional Groom.
- ✗ Participant to Participant Liability during film, television or other media work, historical re-enactments and demonstrations, horseball, hunting, team chasing, hunt scurries, hunt cross country challenges, 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
- ✗ Any claims due to the use of a horse or horse drawn vehicle for hire or reward.
- ✗ The ownership, possession or use of any mechanically propelled vehicle which requires compulsory insurance or security.
- ✗ Any claims arising from circumstances known to you before the start of your coverage.
- ✗ Any personal data breach.
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Any claim arising from terrorism, or war.
- ✗ Abuse
- ✗ Communicable Diseases

Are there any restrictions on cover?

! This is a policy of last resort and sits in excess of any other valid and collectable insurance policy in place at the time of a claim.

! The policy does not include cover for any claim arising as a result of Horse racing, Point to Point racing, or Steeplechasing

! The policy does not include cover for any claim arising as a result of Horse driving trials events run under the rules of the British Carriagedriving/BHDTA or similar authority, not including the British Driving Society

! 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.

Where am I covered?

✓ If you are domiciled within the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of His Majesty's Forces Overseas then you are covered anywhere in the world (excluding Cuba, Iran and North Korea).

✓ If you are not domiciled within the United Kingdom, the Isle of Man, the Channel Islands, the Republic of Ireland or at bases of His Majesty's Forces Overseas then you are only covered when you are temporarily visiting these territories

What are my obligations?

– You must advise the Insurer as soon as possible of anything which may give rise to a claim being made against you.
– You must advise the Insurer as soon as possible if you have any knowledge of any impending prosecution, inquest or fatal accident injury which you are involved in.
– You must take all reasonable care to prevent accidents and act in accordance with all statutory obligations and regulations.
– You have a duty to:
  - Ensure the driving bridle is not removed whilst the horse is still attached to the carriage.
  - Ensure a driver is on the box seat and in control of the reins at all times when the horse is in harness and attached to the carriage. Driving/Long Reining the horse whilst walking beside the carriage is not considered suitable control. The only exception to this condition is working with horse drawn agricultural implements.
  - Ensure if the driver dismounts, then a groom is in control of the horse by holding the head by means of a lead rope attached to the bit ring or headcollar or by holding the reins close to the horse's head.
  - Ensure that no passengers are in the carriage unless the driver is on the box seat and in control of the horse.
  - Ensure that the horse is not tethered or tied up whilst still attached to the carriage.
– You must pay the first GBP500 of any claim involving third party property.
– Failure to meet your obligations could result in a claim being rejected or a reduction in the amount the insurer pays.
– Any fraud, misstatement or concealment in relation to any matter affecting coverage, or in connection with a claim, will mean your cover is terminated and you will be unable to make a claim.

When and how do I pay?

Payment for this insurance is included within your membership fee paid to the British Driving Society.

When does the cover start and end?

The period of insurance depends on when you become a member of the British Driving Society. It starts either from 1st January 2025 or the date you become a member of the British Driving Society and ends on 1st January 2026.

How do I cancel the contract?

As this is a group policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your membership of the British Driving Society or do not renew your membership, your insurance cover will stop from the time of such cancellation or non renewal.