Kbis Limited Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN

British Driving Society Ltd
British Driving Society Ltd
Hoste House
Bury St. Edmunds
Suffolk
IP33 1NR
UK

LIABILITY SCHEDULE OF INSURANCE

Dear British Driving Society Ltd,

This is to certify in accordance with the authorisation granted under contract no. B190326MS327 to the undersigned by certain Insurance Companies, whose names and proportions underwritten by them appear below (all of whom are hereinafter referred to as "Underwriters") and in consideration of the premium specified herein, the said Underwriters are hereby bound, each for his own part and not for another, their Executors & Administrators, to insure in accordance with the terms & conditions contained herein or endorsed hereon.

Details of Policy Cover

Policy Number:	CNP26/BUS/297603A1
Policyholder:	British Driving Society Ltd
Policy Period:	From: 1 January 2026 To: 31 December 2026 (Both Dates Inclusive)
Insurer:	This Policy is underwritten by Syndicate 4444 - Canopius Managing Agents Ltd

Details of Cover for Equine Liability

Type of cover:	Equine Liability - CNP-KBIS Equine Combined Liability Policy Wording 01.2026 v1.0
Business Name:	British Driving Society Ltd
Nature of Business:	The promotion and/or organisation of and/or participation in and/or attendance at Equestrian and/or Associated events (including social and fundraising activities) or interest in connection with the Insured Society.
Conditions:	**As described below under (1) SPECIFIC POLICY CONDITIONS**
Subjectivities:	None Applicable
Exclusions:	None Applicable

KBIS Ltd is authorised and regulated by the Financial Conduct Authority (FRN:300861). Registered Address: 6th Floor, One America Square, 17 Crosswall, London EC3N 2LB. Registered in England and Wales. (Company No. 2208091)
KBIS Limited is part of the Specialist Risk Group.

Cover Type, Limit(s) of Indemnity and Excess

Type of Cover	Section B - Public and Products Liability		
Scope of Cover	The promotion and/or organisation of and/or participation in and/or attendance at Equestrian and/or Associated events (including social and fundraising activities) or interest in connection with the Insured Society.	**Limit**	£5,000,000
Excess	£500 per occurrence in respect of third-party property damage.		

Type of Cover	Section A - Employers Liability		
Scope of Cover	Wage roll declared at £28,800	**Limit**	£10,000,000
Excess	Not applicable		

Legal Expenses Not Included

For the purpose of Section B only, the definition of "You" shall include:
1. any director or Employee of Yours while acting on behalf of or in the course of their employment or engagement by You in respect of liability for which You would have been entitled to indemnity under this Policy if the claim against any such person had been made against You.
2. any officer, member or Employee of Your social, sports or welfare organisation or fire, first aid or ambulance service in their respective capacity as such.
3. any director or senior official of Yours in respect of private work carried out by any Employee of Yours for any such person with Your consent.
4. Your Sponsors including Sponsors and Organisers of Dog Agility Sections at Events in respect of liability for which You would have been entitled to indemnity under this Policy if the claim against any such Sponsor or Organiser had been made against You.
Provided that such person shall as though he were You observe, fulfil and be subject to the terms, Conditions, Limitations and exclusions of this Policy.

Section B "Cover for Landowners Extension" is extended to cover
1. The owner of any stabling utilised by You in the course of the Business
2. Any veterinary surgeon or medical person in respect of his/her engagement by You provided that if a more specific policy of insurance is in place, this policy shall apply as excess of and not as contributory with such other insurance.
Subject otherwise to the policy terms, conditions, exclusions, extensions and limitations

Damage to leased or rented premises extension
Attaching to CNP-KBIS Equine Liability - CNP-KBIS Equine Combined Liability Policy Wording 01.2025 v1.0
The indemnity provided under Section B shall extend to include liability for accidental loss of, or damage to, premises (including fixtures or fittings) leased or hired by, or rented to, You under a contract or agreement, but this extension shall not apply to liability:
(a) assumed by You under such contract or agreement, which would not have attached in the absence of such contract or agreement, unless agreed to in writing by Us;
(b) for fire or any other peril against which such contract or agreement requires that insurance is effected;
(c) arising out of breach of any term, condition, or warranty, under any other applicable insurance policy conditions

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(1) SPECIFIC POLICY CONDITIONS

You must complete the following prior to engaging in any Business activities: -
(a) An up-to-date documented risk assessment in respect of all Business activities
(b) A written health & safety policy/statement (reviewed regularly, i.e. if is no longer valid and/or circumstances or Business activities change) including COVID-19 protocol, first aid provisions, emergency (fire) evacuation plans and any other headings required by law. Hazard control measures and safe systems of work must be communicated to all relevant parties (e.g. via pre-event safety briefings) as soon as practicable.
(c) An up-to-date documented inspection/maintenance log in respect of all trailers, caravans, generators, marquees and equipment used by You, Your Employees and/or any other Bona Fide Sub-Contractors engaged by You.

Details of Cover for Equine Liability

Type of cover:	BDS Members Liability Wording 01 26
Business Name:	British Driving Society Ltd
Nature of Business:	The promotion and/or organisation of and/or participation in and/or attendance at Equestrian and/or Associated events (including social and fundraising activities) or interest in connection with the Insured Society.
Conditions:	None Applicable
Subjectivities:	None Applicable
Exclusions:	None Applicable

Cover Type, Limit(s) of Indemnity and Excess

Type of Cover:	Public Liability for Members		
Scope of Cover:	2,985 Members*	**Limit:**	£5,000,000
Excess:	£500 per occurrence in respect of third-party property damage.		
Details:	Minimum Premium £45,284.84 plus IPT	Adjustable at expiry at £15.17 Per Member plus IPT	

The total membership must be submitted at policy expiry. In the event that the membership exceeds 2985 an additional premium shall be payable. This additional premium is calculated at a rate of £15.17 plus IPT per member exceeding 2985.

Payment Information

Total Premium: £51,629.04 including Insurance Premium Tax of £5,529.00 and an Administration Fee of £25.00.

In witness whereof this Schedule has been signed at the place stated and on the date specified in the Schedule by:

Authorised Signatory: For KBIS BE Date: 26 January 2026

This policy is valid according to the Schedule of Benefits and Policy Terms and Conditions.

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THE UNDERWRITERS hereby agree to the extent and in the manner hereinafter provided, to indemnify the Insured against legal liability suffered as a result of accidents happening during the period stated in the Schedule of Insurance, after such liability is proved.

PROVIDED ALWAYS THAT:

i.) the liability of the underwriters shall not exceed the limits of liability expressed in the Schedule of Insurance or such other limits of liability as may be substituted therefore by memorandum hereon or attached hereto signed by or on behalf of the Underwriters;

ii.)this Policy insured in respect ONLY of such of the sections hereof as are so specified in the Schedule of Insurance.

IN WITNESS whereof this Policy has been signed as follows:

100% Syndicate 4444 - Canopius Managing Agents Ltd

The subscribing Underwriters obligations under contract of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions.

The subscribing Underwriters are not responsible for the subscription of any co-subscribing Underwriters that for any reason does not satisfy all or part of its obligations.

The Insured is requested to read this Policy and, if it is incorrect, return it immediately for alteration.

This Policy is made and accepted subject to all the provisions, conditions, warranties and exclusions set forth herein, attached or endorsed, all of which are to be considered as incorporated herein.

In Witness whereof, this policy has been signed at the place stated in the Schedule on behalf of:



Lawrence Gill of Kbis Limited
AUTHORISED SIGNATURE

Dated: 26 January 2026

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