

**The Countryside Alliance Foundation**

**Members Liability Insurance**

**Gold Members' & + Equine Members' Summary 2026**

## Scheme Administrator

As a Member of The Countryside Alliance Foundation, you receive The Countryside Alliance Foundation Members Liability Insurance. This document gives you details about the cover you have. This cover is part of a Master Policy and the scheme is administered on behalf of The Countryside Alliance Foundation by Howden UK Corporate (Howden).

If you have any queries relating to this policy or would like details about the Master Policy please contact:

Howden UK Brokers Ltd  
The Avebury  
Avebury Boulevard  
Milton Keynes  
Buckinghamshire  
MK9 1AU

Telephone: +44 (0)1234 230279  
E-mail: [insurance@countrysideallianceinsurance.co.uk](mailto:insurance@countrysideallianceinsurance.co.uk)

## Policy Information

Not forming part of this Insurance **policy**

This Master Policy has been prepared in accordance with the instructions of the **Master Policy Holder** on behalf of the Members. Please read it carefully to ensure that it meets **your** requirements and that **you** understand its limits, terms, conditions and exclusions. Howden should be contacted immediately if **you** have any queries.

This Members' Summary consists of:

- **Definitions** which define particular words and expressions that apply to the whole of this policy;
- the **Policy Cover** section which gives precise details of the cover being provided;
- the **Policy Extensions, Policy Exclusions and General Conditions** of cover applying to the whole of this Master Policy;
- the **Further Information** section which provides details of what to do should **you** not be entirely satisfied with the service **you** have been provided and has details of notices **we** must provide

**You** should immediately notify **us** via Howden of any changes which may affect the insurance provided by this Master Policy.

Alterations in the cover required after issue of the Master Policy will be confirmed by separate Certificate(s) and/or Endorsement(s) which **you** should file with the Master Policy. **You** should refer to these Certificates and/or Endorsement(s) and the Members' Summary to ascertain precise details of cover currently in force.

# The Countryside Alliance Foundation Gold & +Equine Members Liability Insurance

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## Definitions

These definitions are applicable to the whole Master Policy and Members' Summary wherever these words appear in **bold**.

|                             |  |
|-----------------------------|--|
| <b>Damage</b>               | direct physical loss, destruction, or damage which is both sudden and accidental to tangible <b>property</b> . Damaged will have the equivalent meaning.   |
| <b>Data</b>                 | acts concepts and/or information converted to a form useable in <b>your</b> computer operations, for example business and customer files accounts and personal files and images, owned leased or rented by <b>you</b> or for which <b>you</b> are legally responsible.   |
| <b>Employment Practices</b> | an actual or alleged, wrongful or unfair, employment related: discipline, dismissal, discharge or termination of employment, breach of an oral or written contract, misrepresentation, discrimination (including harassment), failure to employ or promote, deprivation of a career opportunity, failure to grant tenure, evaluation, invasion of privacy, defamation, infliction of emotional distress, or retaliation in respect of whistle blowing or of the exercise or attempted exercise of legally protected rights |
| <b>Franchise Excess</b>     | the amounts specified in the <b>schedule</b> which <b>you</b> shall pay in respect of all damages, compensation, claimants' costs, <b>legal costs</b> , and expenses before <b>we</b> shall be liable to make any payment. The excess shall apply to each <b>occurrence</b> other than in respect of legal liability arising out of <b>injury</b> , where the excess shall not apply. Once the Franchise amount has been exceeded <b>we</b> will return this amount to <b>you</b> as part of <b>your</b> claim.            |
| <b>Horse</b>                | Any horse, pony, donkey, mule, ass or jennet.  |
| <b>Indemnify</b>            | <b>we</b> will pay <b>you</b> for liabilities incurred under the terms of this Master Policy. Indemnified shall have the same meaning.   |
| <b>Injury</b>               | bodily injury, death, disease, illness, nervous shock or mental injury.  |
| <b>Legal Costs</b>          | <ol style="list-style-type: none"><li>1. costs of legal representation at:<ol style="list-style-type: none"><li>a. any Coroner's Inquest or Fatal Accident Inquiry;</li><li>b. proceedings in any court arising out of any alleged breach of statutory duty;</li></ol></li><li>2. all other reasonable costs and expenses in relation to the defence, investigation or settlement of any claim incurred with <b>our</b> consent.</li></ol>   |
| <b>Limit of Liability</b>   | The most <b>we</b> will pay per <b>occurrence</b> .  |
| <b>Master Policy Holder</b> | the Countryside Alliance.  |

|   |   |
|---|---|
| <b>Occurrence</b>   | <p>an incident or event which unexpectedly or unintentionally results in <b>injury</b> and/or <b>damage</b> to <b>property</b>.</p> <p>All bodily injury or <b>damage</b> to <b>property</b> resulting from or due to one source or originating cause will be treated as one <b>occurrence</b>. That is regardless of:</p> <ul style="list-style-type: none"> <li>• the period of time after the start of the <b>period of coverage</b>;</li> <li>or</li> <li>• the number of persons or organisations who sustain bodily <b>injury</b> or <b>damage</b> to <b>property</b>.</li> </ul>   |
| <b>Period of Insurance</b>  | the time for which this insurance is in place. This starts from the beginning of <b>your</b> Countryside Alliance membership or <b>your</b> membership renewal date in 2026 and ends 12 months later.   |
| <b>Person Employed</b>  | <ol style="list-style-type: none"> <li>1. a person under contract of service or apprenticeship with <b>you</b>;</li> <li>2. a labour master or labour only sub-contractor or person supplied by any of them;</li> <li>3. a self-employed person;</li> <li>4. a person hired to or borrowed by <b>you</b>;</li> <li>5. a person undertaking study or work experience with <b>you</b>;</li> <li>6. a person supplied to <b>you</b> under a contract or agreement, the terms of which deem such a person to be in <b>your</b> employment.</li> </ol>   |
| <b>Pollutant</b>  | any solid, liquid, gaseous or thermal irritant or contaminant, toxic or hazardous substance including but not limited to smoke, vapour, soot, fumes, acids, alkalis, chemicals biochemical and waste. Waste is deemed to include materials to be recycled, reconditioned or reclaimed.  |
| <b>Pollution</b>  | the actual or threatened discharge, seepage, migration of any <b>pollutant</b> pollution contamination of buildings or other structures, or of water or contamination of land, or the atmosphere and all loss or <b>damage</b> or <b>injury</b> caused by such pollution contamination.   |
| <b>Premium</b>  | the proportion of <b>your</b> membership fee used to pay for this Master Policy   |
| <b>Property</b>   | material property of a Third Party. For the purposes of this Master Policy electronic <b>data</b> is not property.  |
| <b>Product</b>  | <p>any goods (including packaging, containers labels or instructions) that are:</p> <ol style="list-style-type: none"> <li>(a) manufactured, sold, supplied or distributed; or</li> <li>(b) erected, repaired, serviced, altered, treated, installed or incorporated into any other product by <b>you</b> or on <b>your</b> behalf in connection with <b>your Recreational Recognised Activities</b> and no longer in <b>your</b> possession or under <b>your</b> control.</li> </ol>   |
| <b>Gold &amp; +Equine Member Recognised Recreational Activities</b> | <p>taking part legally including officiating, assisting or spectating in the recreational activities of hunting, exercising hounds, hound trailing, hunt following, lurcher work, whippet racing, terrier work, dog shows, shooting including sporting shooting, clay pigeon shooting, rifle shooting, target shooting, angling (including sea, coarse and game angling) deer stalking, falconry, ferreting, vermin control, voluntary unpaid duties at shows and events, field trials, conservation work, archery and coursing.</p> <p>taking part in riding and control of a <b>Horse</b> or a <b>Horse Drawn Vehicle</b> and <b>Your</b> direct participation in equestrian activities, apart from those listed under <b>Gold &amp; +Equine Member Excluded Activities</b></p> |

Cover includes ancillary activities in connection with any of the **Gold & +Equine Member Recognised Recreational Activities** above including but not limited to the construction, preparation, completion and taking down of equipment and amenities used in connection with the **Gold & +Equine Member Recognised Recreational Activities**.

#### Gold & +Equine Member Excluded Activities

taking part in any horse related equine activity, training or event organized by or affiliated to British Eventing, British Dressage, British Showjumping, the British Show Horse Association, British Driving Society, British Carriagedriving, Endurance GB, Eventing Ireland, Dressage Ireland, Showjumping Ireland, Endurance Ireland or Irish Long Distance Riding Association, or Horse Sport Ireland including Carriagedriving is excluded.

#### Territorial Limits

- a) For Members domiciled in the United Kingdom & The Channel Islands, cover is provided whilst carrying out **Recognised Recreational Activities** anywhere in the world (excluding Cuba, Iran and North Korea) but excluding claims arising from the use of guns (sporting or otherwise) in the United States of America or Canada.
- b) For Members domiciled outside of the United Kingdom & The Channel Islands are only covered whilst participating in **Gold & +Equine Recognised Recreational Activities** in the United Kingdom & The Channel Islands.

#### Terrorism

an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious ideological or similar purposes, including the intention to influence any government and/or to put the public, or any section of the public, in fear.

#### We/Us/Our

Lloyd's Syndicate 4444 which is managed by Canopius Managing Agents Limited.

Registered Office: Canopius Managing Agents Limited, Floor 29, 22 Bishopsgate, London, EC2N4BQ.

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. Firm Reference: 204847.

#### You/Your/Yours

- a) any Gold or +Equine Member of the Countryside Alliance who has paid their subscription to the association and is covered under this insurance contract.
- b) if required by Law, the parent or guardian of the Member;
- c) in the event of the death of the Member, the personal representatives of the Member in respect of liability incurred by the Member;

## Making a Claim

If any **occurrence** occurs which could result in a claim, **you** must contact **us** as soon as possible to Howden who will be able to advise **you**:

Howden UK Corporate  
The Avebury  
Avebury Boulevard  
Milton Keynes  
Buckinghamshire  
MK9 1AU

Tel: 01234 230342

Email: [countryside.alliance.claims@howdeninsurance.co.uk](mailto:countryside.alliance.claims@howdeninsurance.co.uk)

If **you** are unsure if an **occurrence** should be reported, please report to **us** and advice can be given.

Notification should include:

- a) how, when and where the **occurrence** took place;
  - b) the names and addresses of any injured persons and where possible the name and address of any witnesses; and
  - c) the nature and location of any **bodily injury** or details of the **property** damage.
- You** must also give all additional information **we** may require and co-operate with **us** or **our** appointed agents during each stage of any claim.

**You** must not admit liability or make any offer or promise of payment without **our** prior written consent.

**You** must forward to **us** as soon as possible every third party claim, Letter of Claim or any other written notification of a claim or correspondence about a claim.

For details of **our** rights and **your** rights once a claim has been made, please see the Claims Conditions section

## Important Information

### Limit of Liability and Franchise Excess

|                           |  |
|---------------------------|--|
| <b>Limit of Liability</b> | <p>£ 5,000,000 per <b>occurrence</b>.</p> <p>This is the most <b>we</b> will pay under any one claim, or any claims connected to the same cause.</p> <p>Please note this has been increased to £15,000,000 by an excess of loss policy with JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd, which follows the same wording as this Members' Summary and the Master Policy. If <b>you</b> would like to know more about the excess of loss policy, please contact Howden.</p> |
| <b>Franchise Excess</b>   | <p>£250 per <b>occurrence</b></p>  |

The **limit of liability** and **excess** remain the same, irrespective of:

- the number of parties and/or entities entitled to cover;
- the number of claimants.

The amount **we** are liable to pay under this Master Policy including all Extensions and **legal costs** and expenses in respect of any one **occurrence** will not exceed the **limit of liability** stated above.

## Policy Cover

The cover under this Master Policy and Members' Summary is on a Claims Occurring basis. That means it only covers claims occurring during the **period of coverage** and notified to **us** in accordance with the terms and conditions given in this Members' Summary.

If any claim covered by this Master Policy is also covered in whole or in part by any other insurance, **our** liability will only apply as excess of, and not as contributory with, such other insurance.

Cover under this Master Policy is subject to the terms, exclusions, conditions, Endorsements, and **limit of liability** of this Master Policy and Members' Summary.

**We will cover you:**

- against legal liability for damages and claimant's costs and expenses in respect of:
  - accidental **injury** sustained by a person;
  - accidental **damage** to **property** owned by others;

Occurring whilst **you** are participating in **Gold +Equine Recognised Recreational Activities** during the **period of insurance** within the **territorial limits**.

- in respect of **legal costs** incurred with **our** written consent in connection with any **occurrence** which is or may be the subject of cover under 1 above.



## Policy Extensions

### Contingent Liability (Non-owned vehicles).

Apart from anything contained in the Policy Exclusion for Vehicles, Vessels and Craft to the contrary **we** agree to extend the **policy** to **indemnify you** in respect of **your** liability arising out of loss of or **damage** to **property** or **injury** arising out of the use of any motor vehicle that is not **your property** or provided by **you** being used in connection with **you**

Additional Policy Exclusions applicable to this extension:

**We** will not cover **you** for any:

- (a) loss of or **damage** to any such vehicle.
- (b) **Injury** or loss of or **damage** to **property** resulting while such vehicle is being:
  - (i) driven by **you**.
  - (ii) driven with **your** or a **person employed's** general consent by any person who, to **your** or a **person employed's** knowledge, does not hold a licence to drive such vehicle unless such person has held and is not disqualified from holding or obtaining such a licence.
  - (iii) used in circumstances in which it is compulsory for **you** to insure or provide security as a requirement of any road traffic legislation.
  - (iv) used outside the United Kingdom and the Channel Islands

### Hunting on Horses and ponies

**We** agree to extend the Master Policy to cover **you** for **your** liability arising from hunting activities involving a **horse** or pony.

### Cover to Landowner and/or owner of sporting rights in connection with your **Recognised Recreational Activities**

**We** agree to extend the Master Policy to cover in a like manner to **you** any landowner or owner of sporting rights on whose land events or other activities organized by **you** are held or over whose land such events or activities pass or are accessed by and arising out of such events or activities only. This is in respect of liability arising from any **Recognised Recreational Activities** **you** are involved in only.

Provided that such person shall as though they were **You** be subject to the terms, conditions, limitations and exclusions of this Master Policy.

### Libel and Slander

**We** agree to extend the Master Policy to cover **you** against all sums that **you** shall become legally liable to pay in respect of any act of libel or slander **you** committed or uttered in good faith that arises in connection with any **Recognised Recreational Activities**.

Limit of Indemnity: GBP 250,000 any one Event and GBP 1,000,000.00 in total during the **period of insurance**

### Compensation for Court Attendance

**We** agree that, in the event **you** attend Court as a witness at **our** request, in connection with a claim in respect of which **you** are entitled to cover under this Master Policy, **we** will compensate **you** £250 for each day **you** are required to attend.

## Product Liability

**We** agree to extend the **Master Policy** to indemnify **you** against all sums that **you** shall become legally liable to pay in respect of:

- (a) accidental **Injury** to any person;
- (b) accidental loss of, or damage to, **Property**;

caused by any **Product** of **yours** during the **Period of Insurance**. This includes the activities of **members** taking part in **Recognised Recreational Activities** who make a commercial gain, subject to Additional Policy Exclusion (a) below.

Additional Policy Exclusions applicable to this extension:

**We** will not cover **you** for any **Injury**, or loss of or damage to **property** or any cost or expense due to:

- a) any **Product** where the **Recognised Recreational Activity** is **your** main source of income and/or total annual sales exceed £500
- b) any **Product** exported directly to the United States of America and/or Canada and/or their respective possessions or protectorates
- c) any **Product** that is used on, or incorporated into or onto, any aircraft or aerial device, or is used to control the navigation or safety of any aircraft or aerial device
- d) any **Product** which with **Your** knowledge is intended for incorporation into the structure, machinery or controls of any aircraft, other aerial device, drone, satellite, spacecraft, hovercraft or waterborne craft.
- e) Any costs incurred in the repair, reconditioning or replacement of any **Product** or part which is alleged to be defective
- f) any recall of any **Product** or part.

## Policy Exclusions

This section has details on the people, **property**, damage and liability that **we** will not cover. These exclusions apply to the Master Policy as a whole and to any Endorsements.

**We** will not cover **you** for any:

### Gold & +Equine Member Excluded Activities

**Injury**, or loss of or damage to **property** or any cost or expense due to **Gold & +Equine Member Excluded Activities**

### Participant to Participant

**Injury**, or loss of or damage to **property** or any cost or expense due to any negligent act or omission of any participant towards another participant during film, television or other media work, historical re-enactments and demonstrations, horseball, horse racing (amateur or professional), 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.

### You and Family Members

**Injury** to **you** or any member of **your** family or household.

### Injury Sustained by Person Employed

**Injury** sustained by any **person employed**, arising out of and in the course of employment by **you**.

### Pollution Contamination

**Injury**, or loss of or damage to **property** or any cost or expense due to any pollution, contamination of the atmosphere or of any water, land, buildings or other tangible **property**.

For the purpose of this exclusion, "Pollution" means the actual or threatened discharge, seepage, migration of any pollutant, pollution contamination of buildings or other structures, or of water or contamination of land, or the atmosphere and all loss or damage or **injury** caused by such **pollution** contamination.

For the purpose of this exclusion "Pollutant" means any solid, liquid, gaseous or thermal irritant or contaminant including smoke, vapour, soot, dust, fumes, acids, alkalis, chemicals or waste. Waste is deemed to include materials to be recycled, reconditioned or reclaimed.

### Vehicles, Vessels and Craft

**Injury** or loss of or damage to **property** or any cost or expense due to ownership or possession or use under **your** control of:

- a) any mechanically propelled device, vehicle, or attached trailer but **we** will cover **you** in circumstances where compulsory insurance or security in respect of any such vehicle is not required by any road traffic legislation and **you** are not entitled to cover under any other insurance policy.
- b) any aircraft, drone, unmanned aerial vehicle or other aerial devices, hovercraft or watercraft, vessel or craft designed to travel in or on or through water and/or air and/or

space (other than waterborne craft or sailing craft not exceeding four metres in length in United Kingdom or Ireland territorial waters provided always that **you** are not entitled to an indemnity under any other policy.).

#### Property in Your Care Custody or Control

for loss of or **damage** to **property** belonging to **you** or in **your** care, custody or control, or that of **your** family, household or **person employed**.

### Radioactive Contamination

loss, damage, liability due to:

- a. ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- b. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
- c. the radioactive, toxic, explosive or other hazardous or contaminating properties of any explosive nuclear installation, reactor or other nuclear assembly or nuclear component thereof.

### Chemical, Biological or Nuclear

loss, damage, liability due to any:

- (a) nuclear reaction, nuclear radiation or radioactive contamination;
- (b) biological or chemical contamination.

### Punitive and Exemplary Damages

punitive or exemplary damages or any damages resulting from the multiplication of compensatory damages.

### Fines, Liquidated Damages, Penalty Clauses and Performance Warranties

fines, liquidated damages, penalty clauses or performance warranties.

### Franchise Excess

the amount of the **franchise excess** stated in the Master Policy.

### Employment Practice Liability

Claim due to any claim in relation to:

- a) breach of employment contract;
- b) misleading representation, defamation, or any harassment;
- c) discrimination directly related to employment;
- d) the hiring, supervision, retention; or
- e) the personal development

of any **person employed**.

### Asbestos

**Injury**, or loss of or damage to **property** or any cost or expense due to the manufacture, mining, processing, distribution, testing, remediation, removal, storage, disposal, sale, use or exposure to asbestos or materials or products containing asbestos or other materials, which **you** know, or have reason to suspect, contains asbestos, whether or not there is another cause of loss which may have contributed at the same time or as a result of a loss.

### Terrorism

loss, damage, liability, cost or expense due to any:

- a) act of **terrorism** and/or
- b) action taken in controlling, preventing, suppressing or in any way relating to any act of **terrorism**.

### Cyber Incident

loss, damage, liability, claim, cost, fee or expense caused by or resulting from the use of, or inability to use, a computer (including devices such as smart phones, tablets and wearable technology) or electronic data.

### Mould and Fungus

**Injury**, or loss of or damage to **property** or any cost or expense due to any Fungal Pathogens, whether or not there is another cause of loss which may have contributed concurrently or in any sequence to a loss.

For the purpose of this exclusion “Fungal Pathogens” means any fungus or mycota or any by- product or type of infestation produced by such fungus or mycota including but not limited to mould, mildew, mycotoxins, spores or any biogenic aerosols.

### War

loss, damage, liability due to:

- a) war, civil war invasion, hostilities or any similar acts or events, whether or not war has been declared, or;
- b) a rebellion, revolution, insurrection, military or usurped power.

### Hire or Reward

**injury** or, or loss of or **damage** to property due to the use of a **horse** or **horse** drawn vehicle for hire or reward including for the provision of instruction or coaching.

### Known Incidents

claim arising from circumstances known to **you** before the start of **your** coverage under this Master Policy.

### Abuse

- a. The actual, alleged, attempted, threatened or proposed sexual or physical abuse or molestation, harassment or any other form of physical, or mental abuse of any person; or any other act of a sexual nature or any act undertaken with a sexual motive;
- b. negligent or intentional Employee hiring, investigation, acceptance of volunteer workers, supervision, reporting to the proper authorities or failure to so report, or retention of a person by **you** whose conduct would be excluded by a. above, or may have contributed to the injuries set forth in a. above.

### Personal Data Breach

Claim in any way caused by or connected to any Personal Data breach by virtue of (i) material or non-material damage under Article 82 of the General Data Protection Regulation; or (ii) Data Protection Act 2018 Sections 168 and 169; or (iii) any other equivalent local legislation of substantially similar intent.

### Trade or Profession

**Injury**, or loss of or damage to **property** or any cost or expense due to any profession, occupation or business of **you** or **your** family.

### Use of Guns in the USA or Canada

**Injury**, or loss of or damage to **property** or any cost or expense due to the use of guns (sporting or otherwise) in the United States of America or Canada.

### Heat or Naked Flame

**Injury**, or loss of or damage to **property** or any cost or expense due to the use of any heat or naked flame.

### High Risk Fundraising Activities

**Injury**, or loss of or damage to **property** or any cost or expense due to high risk fundraising activities. These would include but are not limited to bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea.

### Professional Advice

**Injury**, or loss of or damage to **property** or any cost or expense due to Professional advice, design, service or specification given for a fee, but not for personal injury or property damage.

### Criminal Prosecution Costs

**Injury**, or loss of or damage to **property** or any cost or expense due to a criminal prosecution

### Contractual Liability

liability under any contract. This exclusion does not apply, if liability would have arisen without the contract.

### Medical Malpractice

loss, damage or liability due to **Injury** arising directly from Medical Malpractice.

For the purposes of this Exclusion, Medical Malpractice means:

- (a) the failure to administer correct or adequate treatment by; or
  - (b) the failure to give advice by; or
  - (c) any other professional failing of
- any trained medical, dental, or nursing staff, therapists, or other health professionals.

### Hazardous Material

**Injury**, or loss of or damage to **property** or any cost or expense due to any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.

### Communicable Diseases

caused by, contributed to by, resulting from, arising out of, or in connection with a *Communicable Disease* or the fear or threat (whether actual or perceived) of a *Communicable Disease*.

For the purposes of this Exclusion, loss, **Damage**, liability, claim, cost, expense or other sum, includes, but is not limited to, any cost to clean-up, detoxify, remove, monitor or test:

- (1) for a *Communicable Disease*; or
- (2) any **Property** insured hereunder that is affected by such *Communicable Disease*.

Communicable Disease means any disease which can be transmitted by means of any substance or agent from

any organism to another organism where:

- (1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not; and
- (2) the method of transmission, whether direct or indirect, includes, but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms.

Notwithstanding any provision to the contrary within this Policy, this Exclusion applies to all coverage extensions, additional coverages, exceptions to any exclusion and other coverage grant(s).

## Claims Conditions

As well as the conditions in the Making a Claim section above, this section has other conditions that **you** must follow. If **you** do not comply with these conditions **we** may not be able to deal with **your** claim or payments **we** make may be reduced. There are also details of **our** rights when dealing with a claim.

### Claim Control

**We** are entitled either before or after any payment is made by **us** under this Master Policy to take over at **our** own expense the absolute control and conduct of any negotiation, defence proceeding or settlement of any claim in **your** name and on **your** behalf.

### What You Must Do During a Claim

**You** must give all information and assistance as **we** may reasonably require to defend or deal with a third party claim.

**You** must not destroy any evidence, plant or other property relating to an **occurrence**, loss or legal proceedings that may give rise to a claim under this Master Policy.

**You** must keep adequate records and details of any accidents or **occurrence** that may lead to a claim under this Master Policy and maintain those records during a claim.

### Discharge of Liability

**We** may at any time pay to **you** the **limit of liability** or any lesser sums for which any claim or claims can be settled. If **we** do that **we** will not be under any further obligation, other than the payment of costs and expenses of litigation incurred before **we** made that payment.

In the event of a claim or series of claims resulting in **your** liability to pay a sum above the **limit of liability** then **we** will only cover those costs and expenses in the same proportion as **our** payment to **you** bears to the total payment made by or on **your** behalf in settlement of the claim or claims.

### Subrogation

**We** may take any action **we** consider necessary to enforce **your** rights and **our** rights under the Master Policy. Under this Master Policy **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, either before or after any payment is made by **us** under this Master Policy.

### Fraud

If **you** make a fraudulent claim under this Master Policy, **we**:

- a) are not liable to pay the claim; and
- b) may recover from **you** any sums paid by **us** to **you** in respect of the claim; and
- c) may by notice to **you** treat **your** cover as having been terminated with effect from the time of the fraudulent act.

If **we** exercise **our** rights under c) above:

- 1. **we** will not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to **our** liability under this Master Policy, for example the occurrence of a loss, the making of a claim, or the notification of a potential claim; and
- 2. **we** do not have to return any of the premium paid.



This condition will only apply to **you** as an individual and not the entire group if the fraud was committed by **you** and not the **Master Policy Holder**.

#### Franchise Excess

No claim will be paid until the applicable **franchise excess** for that claim has been paid to and received by **us**.

#### Non-Contribution Clause

If any claim covered by this Master Policy is also covered in whole or in part by any other insurance, **our** liability shall apply as excess of, and not as contributory with, such other insurance.

# General Conditions

## Comply with Policy Terms

**You** must observe and comply with all the terms of this Master Policy, and explained in this Members' Summary, including anything to be done or complied with, before being able to benefit under this Master Policy and Members' Summary.

This condition also applies to any person granted cover under any Extensions within the Policy Cover sections.

## Non-Contribution Clause

If any claim covered by this Master Policy is also covered in whole or in part by any other insurance, **our** liability will only apply as excess of, and not as contributory with, that other insurance.

## Precautions and Reasonable Care

**You** must take all reasonable precautions:

- (a) for the safety of and to avoid, prevent or minimise any damage to **property**;
- (b) to avoid, prevent or minimise any **bodily injury** to others or damage to their **property**;

which might give rise to a claim under this Master Policy. **You** must also:

- (a) comply with all statutory and other obligations and regulations imposed by any authority;
- (b) exercise reasonable care in the selection and supervision of **persons employed** and in the employment of competent staff.

## The Firearms Act(s)

**Injury**, or loss of or damage to **property** or any cost or expense due to firearms will be covered unless **you** have complied with all applicable statutory requirements of the Firearms Act 1968, the Firearms (Amendment) Act 1997, the Firearms Northern Ireland Order 2004, or any subsequent legislation amending, revising, or replacing such acts or any equivalent legislation outside Great Britain, Northern Ireland, the Channel Islands, or the Isle of Man.

## Termination of Membership

Termination of **your** membership of the Countryside Alliance from any cause will similarly terminate cover under this Master Policy from the same date.

## Cross Liabilities

**We** will treat each Member of the Countryside Alliance as though a separate Insurance had been issued to each of them. Nothing in this Condition increases the **limit of liability**.

## Cancellation

The **Master Policy Holder** can cancel this insurance at any time.

**You** can cancel this insurance by ending **your** membership with the Countryside Alliance.

**We** can cancel this insurance by giving the **Master Policy Holder** thirty (30) days' notice in writing.

**We** will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of **premium**;
- a change in risk occurring which means that **we** can no longer provide **you** with insurance cover;
- non-cooperation or failure to supply any information or documentation **we** request;
- threatening or abusive behaviour or the use of threatening or abusive language to **us** or to Howden.

## Further Information

### Complaints Procedure

Our aim is to provide **You** with a high quality service at all times, although **We** do appreciate that there may be instances where **You** feel it is necessary to lodge a complaint.

If **You** do wish to complain, please note the 3 steps below, along with the relevant contact details for each step.

Please take special note however that should **You** wish to direct **Your** complaint directly to Lloyd's in the first instance, **You** may do so by using the contact information referenced in Step 2 below.

#### Step 1:

In the first instance please direct **Your** complaint the Scheme Administrator (Howden) using the following contact information:

Howden UK Brokers Ltd  
The Avebury  
Avebury Boulevard  
Milton Keynes  
Buckinghamshire  
MK9 1AU

Telephone: +44 (0)1234 230279

E-mail: [insurance@countrysideallianceinsurance.co.uk](mailto:insurance@countrysideallianceinsurance.co.uk)

#### Step 2:

Should **You** remain dissatisfied with the outcome of **Your** complaint from **Us**, **You** may refer **Your** complaint to Lloyd's.

Lloyd's contact information is:

Complaints at Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent  
ME4 4RN

Tel: +44 (0)20 7327 5693

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedure are set out in a leaflet "How We Will Handle Your Complaint ", which is available at the website address above. Alternatively, **You** may ask Lloyd's for a hard copy.

#### Step 3:

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to an alternative dispute resolution (ADR) body.

If **You** live in England, Scotland, Wales or Northern Ireland, the contact information is:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 0234 567 (calls to this number are free on mobile phones and landlines).

Tel: 0300 1239 123 (calls to this number cost no more than calls to 01 and 02 numbers).

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you live in the Channel Islands, the contact information is:  
Channel Islands Financial Ombudsman  
PO Box 114  
Jersey  
Channel Islands  
JE4 9QG

Jersey: +44 (0)1534 748610  
Guernsey: +44 (0)1481 722218  
International +44 1534 748610  
Facsimile: +44 1534 747629

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)  
Website: [www.ci-fo.org](http://www.ci-fo.org)

If you live in the Isle of Man, the contact information is:  
Financial Services Ombudsman Scheme  
Thie Slieau Whallian  
Foxdale Road  
St John's  
Isle of Man  
IM4 3AS

Tel: +44 (0) 1624 686500  
Fax: +44 (0) 1624 686504  
Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Website: <https://www.gov.im/oft/ombudsman/>

## Financial Services Compensation Scheme

**We** are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if **We** are unable to meet **Our** obligations to **You** under this insurance.  
Further information can be obtained from The Financial Services Compensation Scheme, PO Box 300, Mitcheldean GL17 1DY. Tel: 0800 678 1100 (Freephone) or 020 7741 4100. Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Notice

**We** and Howden are the data controllers (as defined by the Data Protection Act 2018 and all applicable laws which replace or amend it, including the General Data Protection Regulation) who may collect and process **Your** personal information.

For full details of what data **We** collect about **You**, how **We** use it, who **We** share it with, how long **We** keep it and **Your** rights relating to **Your** personal data, please refer to **Our** Privacy Notice which is available on **Our** website [www.canopius.com/privacy](http://www.canopius.com/privacy).

If **You** do not have access to the Internet, please write to the Group Data Protection Officer (address below) with **Your** address and a copy will be sent to **You** in the post.

In summary:

**We** may, as part of **Our** agreement with **You** under this contract, collect personal information about **You**, including:

- Name, address and contact details
- Financial information
- Criminal convictions

**We** may also collect sensitive personal information about **You** where the provision of this type of information is of

legitimate interest, including:

- Medical records to validate a claim

**We** collect and process **Your** personal information for the purpose of insurance and claims administration.

All phone calls may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

**Your** personal information may be shared with third parties which supply services to **Us** or which process information on **Our** behalf (for example, premium collection and claims validation, or for communication purposes related to **Your** cover). We will ensure that they keep **Your** information secure and do not use it for purposes other than those that **We** have specified in **Our** Privacy Notice.

Some third parties that process **Your** data on **Our** behalf may do so outside of the European Economic Area (“EEA”). This transfer and processing is protected by EU Model Contracts which aim to provide the equivalent level of data protection to that found in the EU.

**We** will keep **Your** personal information only for as long as **We** believe is necessary to fulfil the purposes for which the personal information was collected (including for the purpose of meeting any legal obligations).

**We** will share **Your** information if **We** are required to by law. **We** may share **Your** information with enforcement authorities if they ask **Us** to, or with a third party in the context of actual or threatened legal proceedings, provided **We** can do so without breaching data protection laws.

If **You** have any concerns about how **Your** personal data is being collected and processed, or wish to exercise any of **Your** rights detailed in **Our** Privacy Notice, please contact

Group Data Protection Officer  
Canopus Managing Agents Limited  
Floor 29  
22 Bishopsgate  
London EC2N 4BQ  
UK  
privacy@canopus.com  
T + 44 20 7337 3700 (this is a basic rate number)

## Sanctions Notice

**You** agree that any cover, the payment of any claim and any benefit provided under **Your** Policy will be suspended, to the extent that providing any such cover, the payment of any claim or the provision of any benefit would expose **Us** to any sanction, prohibition or restriction under any:

- (a) United Nations’ resolution(s); or
- (b) trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

The suspension will continue until **We** are no longer exposed to any sanction, prohibition or restriction.

### Law & Jurisdiction

In the event of any dispute relating to any terms, conditions, limitations or exclusions of this Master Policy, such dispute shall be dealt with according to the law of England & Wales, and only a Court in England or Wales shall have jurisdiction.

The **premium** has been calculated accordingly, and no consideration has been paid in respect of any sums payable as a consequence of the jurisdiction of any other court.

### Contracts (Rights of Third Parties) Act 1999 Clarification Clause

A person who is not a party to this contract has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this contract but this does not affect any right of remedy of a third party which exists or is available apart from that Act.