

Countryside Alliance Public Liability Insurance (Gold/ +Equine Member)

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

The excess policy is provided by Great Lakes Insurance UK Ltd Via JRP Underwriting Registered address: Suite 828, Gallery 8, Lloyds Building, One Lime Street, London, EC3M 7DQ. JRP Underwriting Ltd 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: 496905

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 via the Countryside Alliance Insurance Microsite or on request from Howden.

What is this type of insurance?

This is a Master Policy for the benefit of Gold/ +Equine Members of the Countryside Alliance. This is public liability insurance to insure you against legal liability for bodily injury to a third party and third party property damage. Cover will only be provided whilst legally taking part in Gold & +Equine Member Recognised Activities.

What are the Gold & +Equine Member Recognised Activities?

"Gold & +Equine Member Recognised Activities" means taking part legally (for recreational purposes) including officiating, assisting or spectating in 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. This also includes taking part in riding and control of a Horse or a Horse Drawn Vehicle and Your direct participation in equestrian activities, apart from those listed under Gold & +Equine Excluded Activities.

Cover includes ancillary activities in connection with any of the 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 Recognised Recreational Activities.



What is insured?

Public Liability

- ✓ Provides cover for damages and claimants' costs and expenses and defence costs and expenses incurred for third party personal injury and property damage whilst you are participating in Gold & +Equine Member Recognised Activities.
- ✓ Primary Policy Limit of indemnity £ 5,000,000.
- ✓ Excess Policy Limit of Indemnity £ 10,000,000.
- ✓ Total Limit of Indemnity: £ 15,000,000.

Extensions to cover:

- Hunting on horses and ponies.
- Gold & +Equine Member Recognised Activities.
- Landowner and/or owner of sporting rights in connection with your Gold & +Equine Member Recognised Activities.
- Libel and Slander.
- Contingent Liability (Non-owned vehicles).
- Compensation for Court Attendance.
- Products Liability (derived from a recognised activity – income cap – £500 per annum).

Any person covered under any of these extensions must fulfil and be subject to all the Terms and Conditions, Limitations and Exclusions of the Master Policy.



What is not insured?

Main Exclusions

- ✗ 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 Carriage driving, Endurance GB, Eventing Ireland, Dressage Ireland, Showjumping Ireland, Endurance Ireland or Irish Long Distance Riding Association, or Horse Sport Ireland is excluded.
- ✗ Participant to Participant Liability 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.
- ✗ Family members and any person employed.
- ✗ The carrying on of any profession, occupation or business of you or your family.
- ✗ Property in your care, custody and control.
- ✗ Franchise excess of £250 each and every Public Liability claim.
- ✗ Any claims arising from the use of guns in the United States of America or Canada.
- ✗ Terrorism.
- ✗ Cyber.



What is not insured? (continued)

- ✗ Personal Data Breach.
- ✗ Professional advice.
- ✗ Criminal Prosecution Costs.



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.
- ! Endorsements may apply to your policy.
- ! Liability arising from non-compliance of the provisions contained in the Firearms Act(s).



Where am I covered?

- ✓ For Members domiciled in the United Kingdom & The Channel Islands, cover is provided whilst carrying out Recognised 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.
- ✓ For Members domiciled outside of the United Kingdom & The Channel Islands are only covered whilst participating in Recognised Activities in the United Kingdom or The Channel Islands only.



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.
- 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.
- In respect of guns, you must comply with all applicable Firearm Act(s).

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?

- Payment for this insurance is included within your membership fee paid to the Countryside Alliance.



When does the cover start and end?

- The period of insurance depends on when you become a member of the Countryside Alliance. It starts from the beginning of your Countryside Alliance membership or your membership renewal date in 2026 and ends 12 months later.



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 Countryside Alliance or do not renew your membership, your insurance cover will stop from the time of such cancellation or non-renewal.