



## Important Notice to Member

This notice tells you about changes to your policy which will take effect from your membership renewal date in 2024. Please ensure you read the changes carefully (together with the policy wording), as they will form part of your contract of insurance.

With effect from 01 January 2024, the insurance provider for Countryside Alliance members will change to Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited.

For any members who joined or renewed their membership prior to 01 January 2024, the insurance provider will continue to be Liberty Mutual Insurance Europe SE UK until your membership renews in 2024.

Due to the change of provider, there have been some changes made to the policy wording. Some changes are in place to define terms within the wording, whereas others represent additional exclusions within the policy wording.

The most notable changes apply to members who have a **+Equine or Gold Membership** and are as follows:

- **Change to definition of Cover:**

From: 'Equestrian activities'

To: *'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 Equestrian Member Excluded Activities' below.*

- **Addition of the following Exclusion in respect of equestrian activities:**

*Gold & +Equine Equestrian Member Excluded Activities*

*'taking part in any affiliated 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 and Endurance GB.'*

- **Addition of a Participant to Participant Exclusion:**

*'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.'*

**The following amendments apply to all Members of Countryside Alliance:**

- The limit of indemnity will be provided between two insurers from 01 January 2024. £5,000,000 limit of indemnity will be provided by **Lloyd's Syndicate 4444, managed by Canopus Managing Agents Limited** and an additional £5,000,000 limit of indemnity will be provided by **JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd**. Your overall limit of indemnity will therefore remain unaltered at £10,000,000.
- Addition of **'Horse' Definition** as follows: 'Any horse, pony, donkey, mule, ass or jennet.' This was not previously defined.
- Addition of **Employment Practice Liability** Definition, in respect of the Employment Practice Liability exclusion.
- **Contingent Liability (Non-owned vehicles)**. Territorial limit was:  
*'used outside Great Britain, Northern Ireland, and Ireland.'*  
Amended to  
*'outside the United Kingdom and the Channel Islands'*
- **Health & Safety at Work Legislation Extension Amendment** – Previously extended to cover *'Work legislation of the Republic of Ireland, Great Britain and Northern Ireland'* now excludes *'Republic of Ireland'*. – This applies to Group Members in respect of the Employers Liability extension.
- **Employer's Liability Extension Amendment** – Exclusion for Employers Liability cover outside UK and Channel Islands & country or territory operating under US or Canadian law applied. This applies to Group Members.
- **The following Products Liability Exclusion has been added:**  
*'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. d) Any costs incurred in the repair, reconditioning or replacement of any Product or part which is alleged to be defective, e) any recall of any Product or part.'*
- **Trade or Profession Exclusion** – The exclusion now states *'there is no cover for the carrying on of any profession, occupation or business of you or your family unless where it is not your main source of income and the annual turnover does not exceed £500'*. Previously this allowed simply where this was not the members principal source of income.
- **Pollution Contamination General Exclusion** – previously Pollution Contamination would be covered within Limit of Liability in the aggregate (incl. fees costs and expenses) if the claimant can prove direct result of sudden unforeseen incident, specific time and place and not a direct result of failure to take reasonable precautions.
- **Terrorism General Exclusion** – Amendment from excluding *'any act of terrorism (including any threat or hoax of an act of terrorism or sabotage).'*  
to  
*'a) act of terrorism and/or*  
*b) action taken in controlling, preventing, suppressing or in any way relating to any act of terrorism.'*
- **Cyber General Exclusion** – Amendment from excluding loss from  
*'i. the use of, or inability to use;*  
*ii. any error or omission relating to the use of; or*  
*iii. any hoax or threat relating to the use of; any application, process or software.'*  
to  
Excluding loss from *'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'*
- **Amendment to the Hire or Reward General Exclusion**  
From: *'use of a horse for hire or reward'*  
to *'use of a horse or horse drawn vehicle'*

- **Addition of the following exclusions:**

Contractual Liability

Policy excludes '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.