

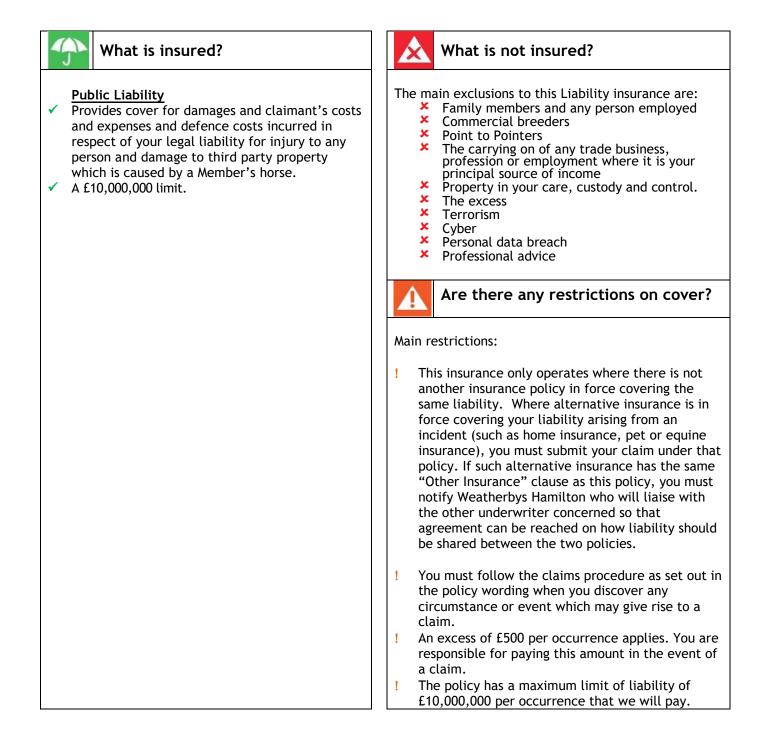
# The Racehorse Owners Association Members Public Liability Insurance Policy Insurance Product Information Document

This insurance is provided by Liberty Mutual Insurance Europe SE (LMIE) which is registered in the Grand Duchy of Luxembourg. LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances (Registered Number B232280).

LMIE's UK branch is authorised by the Commissariat aux Assurances and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority (registered number 829959). This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, can be found in the schedule and policy document which is available on request.

#### What is this type of insurance?

This is an equine liability insurance policy for Public Liability. This policy is to insure you against legal liability for accidental injury to third parties or damage to third party property that occurs during the period of insurance and arises out of and in connection with a Member's horse.





### Where am I covered?

- The United Kingdom.
- Worldwide whilst on temporary trips abroad for no longer than 90 days per trip during the period of insurance.

## What are my obligations?

- You must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must take all reasonable precautions for the safety of and to avoid, prevent or minimise any injury to
  others or damage to their property.
- In the event of a claim or any circumstance that may give rise to a claim you must notify us as soon as reasonably practicable. You must pay the premium.

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?

- The premium is included within your membership with The Racehorse Owners Association.



### When does the cover start and end?

 The policy starts on 1st January 2023 for existing members, or if you are joining after this date, cover starts on the date that your membership of The Racehorse Owners Association is accepted. Cover expires on 31<sup>st</sup> December 2023.



### How do I cancel the contract?

 As the premium is included within your membership with The Racehorse Owners Association, there is no cooling off period and you cannot cancel the policy mid-term. However, your cover will cease if you terminate your membership of The Racehorse Owners Association.