

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.

	<h3>What is insured?</h3>		<h3>What is not insured?</h3>
<p>Public Liability</p> <ul style="list-style-type: none"> ✓ Provides cover for damages and claimant's costs and expenses and defence costs incurred in respect of your legal liability for injury to any person and damage to third party property which is caused by a Member's horse. ✓ A £10,000,000 limit. 		<p>The main exclusions to this Liability insurance are:</p> <ul style="list-style-type: none"> ✗ Family members and any person employed ✗ Commercial breeders ✗ Point to Pointers ✗ The carrying on of any trade business, profession or employment where it is your principal source of income ✗ Property in your care, custody and control. ✗ The excess ✗ Terrorism ✗ Cyber ✗ Personal data breach ✗ Professional advice 	
			<h3>Are there any restrictions on cover?</h3>
		<p>Main restrictions:</p> <ul style="list-style-type: none"> ! This insurance only operates where there is not another insurance policy in force covering the same liability. Where alternative insurance is in force covering your liability arising from an incident (such as home insurance, pet or equine insurance), you must submit your claim under that policy. If such alternative insurance has the same "Other Insurance" clause as this policy, you must notify Weatherbys Hamilton who will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies. ! You must follow the claims procedure as set out in the policy wording when you discover any circumstance or event which may give rise to a claim. ! An excess of £500 per occurrence applies. You are responsible for paying this amount in the event of a claim. ! The policy has a maximum limit of liability of £10,000,000 per occurrence that we will pay. 	

	<p>! You must ensure you comply with any additional endorsements applied by us to your policy coverage.</p>
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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 2021 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 31st December 2021.



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.