

Racehorse Owners Association Full and Associate+ Members

Public Liability Insurance Policy




Insurance Product Information Document

This insurance is provided by Lloyd's Syndicate 4444 which is managed by Canopus Managing Agents Limited. Canopus Managing Agents Limited's registered office is: Floor 29, 22 Bishopsgate, London EC2N 4BQ. Registered in England no. 01514453.

Canopus 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. 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 Full and Associate+ Member's racehorse or broodmare/youngstock.

	What is insured?
	<p><u>Public Liability</u></p> <ul style="list-style-type: none"> ✓ Provides cover for damages and claimant's costs and expenses incurred in respect of your legal liability for injury sustained by any third party and/or damage to third party property which is caused by your racehorse or broodmare/youngstock. ✓ A £10,000,000 limit per occurrence (inclusive of legal costs).
	What is not insured?
	<p>The main exclusions to this Liability insurance are:</p> <ul style="list-style-type: none"> ✗ Breach of Professional Duty ✗ Cyber ✗ Communicable Diseases ✗ Criminal or Malicious Acts ✗ Employment Practice Liability ✗ Fines, Penalties, or Punitive or Exemplary Damages ✗ Injury or damage to property arising from the use of a horse for hire or reward (including the provision of instruction or coaching) ✗ Injury or damage to property caused by a broodmare/youngstock owned by a commercial breeder ✗ Injury or damage to property caused by a point-to-point horse ✗ Injury to any member of your family or household ✗ Injury to any person employed by you ✗ Liability arising out of any trade, business, profession or employment where it is your principal source of income ✗ Loss of or damage to property belonging to or in your care, custody and control or that of your family, household or person in your service ✗ Terrorism ✗ Personal Data Breaches ✗ Medical Malpractice ✗ Penalty Clauses ✗ Products Liability
	Are there any restrictions on cover?
	<p>Main restrictions:</p> <ul style="list-style-type: none"> ! This is a policy of last resort and sits in excess of any other valid and collectable insurance in place at the time of a claim. ! 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.

	<p>! The policy has a maximum limit of liability of £10,000,000 per occurrence (inclusive of legal costs) that we will pay.</p> <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?

- ✓ Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ Worldwide (excluding Cuba, Iran and North Korea) whilst on temporary trips abroad for no longer than 90 consecutive 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 possible.
- 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 Racehorse Owners Association will advise you of the full details of when and the options by which you can pay. Payment for this insurance is included within your Racehorse Owners Association membership fee.



When does the cover start and end?

- The policy starts on 1st January 2026 for existing members, or if you are joining after this date, cover starts on the date that your Full or Associate+ membership of the Racehorse Owners Association is accepted. Cover expires on 31st December 2026.



How do I cancel the contract?

- As the premium is included within your Full or Associate+ membership of 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 Full or Associate+ membership of the Racehorse Owners Association.