

RELAX. WE'VE GOT YOU COVERED



**ROA MEMBERS' THIRD PARTY
LIABILITY INSURANCE COVER**
Your questions answered



PLEASE NOTE, THESE QUESTIONS AND ANSWERS ARE NOT A SUBSTITUTE FOR THE POLICY TERMS AND CONDITIONS. IT IS IMPORTANT THAT YOU READ THESE. PLEASE SEE **ROA.CO.UK**

1 What is this insurance?

The insurance is against damages you may be liable to pay as a result of the actions of any active racehorse, Thoroughbred broodmare or youngstock which you own, wholly or partly. It gives you cover up to a limit of £10,000,000. However, this insurance should be regarded as being in excess of any other more specific insurance. This will also include any costs incurred in defending an action against you.

2 What sort of 'actions' does this mean?

These are where your racehorse, broodmare or youngstock causes damage to a third party or their property. This can range from kicking a car to permanently incapacitating someone.

3 Why, as an owner, do I need this cover?

According to current interpretation of the Animals Act, 1971, owners of animals are regarded in law as being liable for their actions irrespective of whether they keep the animal and of whether negligence on the part of the keeper is established.

If you own an animal you are just as much at risk of being held liable for the consequences of its actions, regardless of whether you have never even seen it, or are, in fact, its regular keeper.

4 Surely my trainer or boarding stud will have cover for this sort of thing?

Yes, most likely and in some cases this will extend to include you as owner, while your horse is in their care – you should ask your trainer or the stud manager to confirm this and the limit of indemnity.

5 So, if my trainer or the stud I am using has insurance, why do I need my own?

It may easily be that you are not covered by your trainer's or the stud's insurance; in which case their insurer may look to you for a contribution if it has to meet a claim on behalf of the trainer or stud. Also, if your racehorse is resting or spelling out of training and moves from your trainer's yard, you may not be afforded similar cover by other establishments.

If you have your horse at home then you may have cover under your household insurance, but it is unlikely to be your insurer's intention to provide this cover for a Thoroughbred (though they may not actually have excluded it) as opposed to a domestic pet.

6 I am a permit trainer, as an ROA member will I be covered under this insurance scheme?

No. This policy does not provide primary cover, the type of which is required by both permit holders and licensed trainers. Weatherbys Hamilton are offering permit trainers who are ROA members a discount of 20% on a primary policy. To get a quotation please contact Brown & Brown on 01933 848842 and state that you are an ROA member.

7 I run my broodmares and youngstock as a business, as an ROA member will I be covered in this respect under this insurance scheme?

No. This scheme is only applicable to amateur breeders.

8 What is the definition of 'amateur breeder'?

An amateur or hobby breeder is somebody who breeds Thoroughbreds but not by way of business. If breeding is the profession, occupation or business of a member then specific separate Third Party Liability insurance should be sought to cover the business (see above).

9 What, for the purposes of this insurance, constitutes a 'racehorse'?

A 'racehorse', as defined for this scheme, is one being kept at the time solely for the purposes of horseracing under the Rules of Racing. This includes being prepared for a racing career and also whilst resting or recuperating – provided the intention is to resume a racing career. In the event of a horse not being in a licensed yard at the time of the incident then the onus of proof rests with the owner to prove that the horse can be described as a racehorse.

10 Because the onus is on the owner to satisfy insurers that a racehorse is eligible, what would you consider to be acceptable parameters for being out of training for some time, as a result of a serious tendon injury for example?

This scenario is impossible to define generally; it will depend on the individual circumstances, but provided it could reasonably be shown that a return to racing was genuinely planned, then the racehorse will be eligible. As a rule of thumb, an elapsed uninterrupted period exceeding 18 months out of training would be considered as constituting retirement unless extenuating circumstances could be proved.

11 What, for the purposes of this insurance, constitutes a broodmare and youngstock?

Broodmare(s) and youngstock, as defined for this scheme, are Thoroughbreds being kept at the time solely for the purposes of breeding or rearing including whilst being prepared for the sales or a racing career. Youngstock includes foals, weanlings, yearlings and stores. If a mare is being rested as a result of a late covering for instance, but the intention is to return to breeding, then cover remains effective. As soon as a broodmare is retired fully from being used for breeding purposes cover ceases.

12 What about a yearling purchased from the sales?

This would be covered following the 'fall of hammer', provided the intention is to start preparation for training, i.e. breaking in, following the sale.

13 Will a horse that is being prepared for a Breeze-up sale be eligible?

Yes, because it is being prepared for a training career. The cover would apply from the time that this process begins.

14 What if my membership of the ROA has lapsed at the time of an incident?

You will not be eligible for this insurance.

15 Am I covered if my horse goes abroad to run in a race?

Yes, automatically, provided that your horse is not abroad for more than 90 consecutive days. This applies worldwide but in all cases UK Jurisdiction will apply.

16 What about longer periods?

This is not automatically included under this scheme. If your horse is going abroad for a period in excess of 120 days you will need to contact your usual insurance broker or company, or Brown & Brown to arrange specific cover.

17 How does this affect breeding stock while in transit or away from home, i.e. a broodmare being covered in Ireland?

The cover is 24/7, whether breeding stock are at home or elsewhere in the UK. If abroad; for instance travelling to Ireland or to France to foal and be covered then the insurance automatically extends to include this, but only for periods up to 90 days. This period should generally be adequate but if Third Party Liability cover for more than 90 days is required, then that would need to be specifically and separately arranged by the member (see above).

18 In the case of a racing or breeding partnership, which of the partnership members will enjoy protection under the new scheme?

Only those members of the partnership who are members of the ROA.

19 If only the syndicate managers in a syndicate are ROA members, will their protection extend to their syndicate members?

No. Individual syndicate members must be members of the ROA to enjoy protection. (Syndicate members can join the ROA to receive this third party liability cover and the Syndicate manager/s will only have protection if they are ROA members.)

20 If I were to lease my racehorse, broodmare or youngstock to someone else, who would be considered as the owner?

This may depend on the terms of the lease. The Lessee might be regarded as the owner because, on a temporary basis, the Lessee has many of the rights of an owner in relation to that horse. The Lessor is still the residual owner and it would therefore be unsafe for a Lessor to assume that, for Animal's Act purposes, he or she had the ability to 'transfer' ownership status to a Lessee.

21 I am an ROA member and would like to know how the scheme relates to my Hunter Chasers/Point-to-Pointers?

Point-to-Pointers are not covered but, in some cases, Hunter Chasers will be. A Hunter Chaser trained by a licensed trainer will be covered but will not be when trained by a permit trainer. When a Hunter Chaser is trained by a licensed trainer and is resting or temporarily out of training, or being prepared for training, the onus, as noted above, would be on the owner to demonstrate that he was temporarily outside a licensed trainer's yard.

22 What do I do if I receive a solicitor's letter advising me that I am being held liable for damages caused by my horse?

Provided that you and your horse are eligible, you should send the letter on to Brown & Brown without delay, together with all the pertinent details of which you are aware. It is very important at this stage that you do not admit liability or make any promise or offer of payment. You should simply acknowledge the letter and confirm that you have passed it on to your insurers.

FOR FURTHER INFORMATION
PLEASE VISIT **ROA.CO.UK**
OR CONTACT **BROWN & BROWN**
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