



Members liability insurance scheme extended to ‘amateur breeders’

How did this breeding extension to the ROA third party liability insurance scheme come about?

In January of 2019 the Racehorse Owners Association (ROA) conducted a survey of its members to see how many also had an interest in breeding. The response was good and evidenced that approximately one in six ROA members also had some sort of an interest in breeding. In order further to enhance the Third Party Liability insurance benefit for members, the scheme insurers agreed to extend the original cover, which applies to racehorses in training, to include broodmares and youngstock for members who are also amateur thoroughbred breeders.

What is the definition of ‘amateur breeder?’

This scheme applies only to an amateur or hobby breeder, as opposed to somebody who breeds thoroughbreds 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.

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.

When does the cover cease to be in place?

As soon as a broodmare is retired fully from being used for breeding purposes. If the 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.