

**MASTER POLICY EVIDENCE OF PUBLIC AND PRODUCTS LIABILITY INSURANCE
EFFECTED WITH
THE UNDERWRITERS SPECIFIED HEREIN
BY
THE RACEHORSE OWNERS ASSOCIATION**

THIS DOCUMENT (EVIDENCE OF INSURANCE) IS ISSUED FOR INFORMATION ONLY. IT DOES NOT CONSTITUTE A LEGAL CONTRACT OF INSURANCE. THIS EVIDENCE IS FURNISHED IN ACCORDANCE WITH, AND IN ALL RESPECTS IS SUBJECT TO, THE TERMS OF THE MASTER POLICY. THIS EVIDENCE REPLACES ANY OTHER EVIDENCE PREVIOUSLY ISSUED COVERING THE INSURANCE DESCRIBED HEREIN.

This document is to notify the person(s) named below (the "Covered Party") that the following insurance has been effected with DTW 1991 Underwriting Limited on behalf of Syndicate DTW1991 at Lloyd's (the "Underwriters") under a Master Policy (the "Master Policy") issued to the Master Policyholder (the "Master Policyholder") bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be viewed online at the following link:
<http://www.roa.co.uk/en/benefits/third-party-liability-insurance/index.cfm>

It may also be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder.

The relevant terms of coverage provided under the Master Policy are set out in the attached document.

Covered Party:	Each Member of The Racehorse Owners Association	
Name and address of Master Policyholder:	Racehorse Owners Association, 1 st Floor, 75 High Holborn, London, WC1V 6LS.	
Master Policy Unique Market Reference:	B6991SCO2018S01	
Period of Cover:	Effective Date:	From the point of membership as confirmed by the Master Policyholder at 00.01 GMT
	Expiry Date:	1 st January 2021 at 00.01 GMT
Limit of Liability:	Public Liability	GBP 10,000,000.00 any one occurrence or series of occurrences arising from one event and unlimited in the aggregate in the Period of Cover
	Products Liability	GBP 10,000,000.00 any one occurrence and in all in the Period of Cover
Excess:	GBP 500.00 of each and every claim made against the Insured for loss of or damage to third party Property and third party Bodily Injury.	

Who to contact in the event you have any enquiries:

In the event of a general enquiry or query relating to your policy you should contact Weatherbys Hamilton LLP at one of the following offices:

Charles Hamilton or Alec Moore
Weatherbys Hamilton LLP
Hall Farm Stables
Stetchworth
Newmarket, Suffolk
CB8 0TY
Tel: +44 (0)1638 563444

David Bates
Weatherbys Hamilton LLP
1 Stanton Court
South Marston Park
Swindon, Wiltshire
SN3 4YH
Tel: +44 (0)1793 847333

Matthew Haxby
Weatherbys Hamilton LLP
Sanders Road
Wellingborough
Northamptonshire
NN8 4BX
Tel: +44 (0)1933 440077

Who to contact in the event you wish to notify a claim:

In the event of a claim or any circumstance which may give rise to a claim under the Master Policy you must immediately notify the following:

Woodgate and Clark Limited, The Red House, King Street, West Malling, Kent, ME19 6QT.

Email: newclaim@woodgate-clark.co.uk Tel (Claims): +44 (0)1732 520270

Who to contact in the event you wish to make a complaint:

This Policy is insured 100% by Syndicate DTW1991 at Lloyd's. In the event that you wish to make a formal complaint you should contact the Compliance Officer at Syndicate DTW1991 using one of the following options:-

- (a) In writing (letter or email) to the address shown below or
- (b) By telephone to the telephone number shown below or

The Compliance Officer, Syndicate DTW1991, One Creechurch Place, London, EC3A 5AY.

Email: complaints@DTW1991.com Tel: +44 (0)20 3923 3120

We will review your complaint and will investigate the circumstances regarding your complaint and write to you within fourteen (14) calendar days with a response.

If you are not satisfied with the response, or have not received a response from us within fourteen (14) calendar days, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response. If you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Email: complaints@lloyds.com Tel: +44 (0)20 7 327 5693 Fax: +44 (0)20 7 327 5225

Details of Lloyd's complaints procedures are set out in a leaflet "HOW WE WILL HANDLE YOUR COMPLAINT" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint you may have the right to refer your complaint to the Financial Ombudsman Service. If you are seeking resolution as an individual acting for purposes outside their trade business or profession as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than £1,000,000 annual income or a trustee of a trust with net asset value of less than £1,000,000 you may refer the matter to the following organisation.

Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Email: complaint.info@financial-ombudsman.org.uk Website: www.financial-ombudsman.org.uk

Tel: For UK callers: 0800 0234 567 (free phone); or from a mobile: +44 (0)300 123 9 123 (but charges apply)
For callers from abroad: +44 (0)20 7 964 0500 (charges apply)

Cancellation:

Being a group policy effected by the Master Policyholder this Insurance does not provide the member with the statutory right to cancel an Insurance within 14 days that applies to individual insurance policy contracts.