

## Harry Hall International Limited (Harry Hall One Club Members)

### Insurance Product Information Document

#### Public Liability Insurance

Underwritten by Markel International Insurance Company Limited. Registered in England number 966670

This insurance is provided by SEIB Insurance Brokers Limited who is registered in the UK. SEIB Insurance Brokers Limited are authorised and regulated by the Financial Conduct Authority. Registered number: 479477.

#### What is this type of insurance?

Public Liability Insurance.

This document is a summary of the cover provided by Harry Hall International Limited (Harry Hall One Club). It does not contain the full policy definitions, terms, exclusion and conditions which are available on request from: Harry Hall International Limited, Park View Mills, Wibsey Park Avenue, Bradford, BD6 3QA.



#### What is insured?

- ✓ Accidental Bodily Injury excluding Employees and to any person or Damage to third party Property (subject to the policy exclusions)
- ✓ Occurring within United Kingdom, Channel Islands and the Isle of Man including Worldwide up to a maximum of 14 days per policy period but excluding the United States of America and Canada. Arising out of your equine activities as defined in the policy schedule.
- ✓ £10,000,000 limit of indemnity in respect of any one claim, unlimited in respect of all claims occurring during the period of insurance, inclusive of all costs and expenses.



#### What is not insured?

This policy does not cover:

- ✗ Bodily injury to members of your own family or household, or any employee whilst working for you
- ✗ Loss of or damage to property belonging to you or in your care, custody or control; or in the care, custody or control of any member of your family or person in your service
- ✗ Liability arising out of any profession, occupation or business of you or your family
- ✗ Liability arising from the use of a Horse or a Horse Drawn Vehicle for hire or reward
- ✗ Punitive, exemplary or multiplied damages
- ✗ Liability arising out of events organised by You or on Your behalf
- ✗ Liability arising out of the activities of a qualified horse Instructor or groom
- ✗ Equine excluded activities as stated on the schedule



#### Are there any restrictions on cover?

- ! The excess under the policy for third party property damage is £250 for each and every claim.
- ! This is a policy of last resort, that is to say that if at the time of any claim under this insurance there is any other valid and collectible insurance available to the Insured or any other Insured party, other than insurance that is specifically stated to be in excess of this Policy and names the Insured for the insurance, then the Insurance by this Policy will be in excess of and will not contribute with such other insurance.



### Where am I covered?

You are covered whilst in the territorial limits of the policy, being the UK, Isle of Man and Channel islands and worldwide whilst on a trip for leisure purposes for up to 14 days.

Cover is provided for members domiciled in the United Kingdom, the Isle of Man and the Channel Islands.

### What are my obligations?



At the beginning of the period of membership you must give complete and accurate answers to any questions you are asked including the below

- No complaint or claim has been made against you or any members of your immediate family involving horses or ponies.
- You or any members of your immediate family have never had any proposal or renewal for equine/equestrian insurance refused.
- You, or any other people residing with you, have never been convicted of any criminal offence other than motoring convictions or have any non-motoring convictions pending. We do however need to know of any conviction that are unspent under the Rehabilitation of Offenders Act 1974.
- You have never been declared bankrupt, been subject to bankruptcy proceedings become insolvent or made arrangements with creditors.
- You are permanent resident of the UK, Isle of Man or the Channel Islands.

In the event of a claim or any circumstances which may give rise to a claim you must give notice as soon as possible to DO phone the following number: Public Liability – 01708 850000  
DO NOT under any circumstances admit responsibility, either verbally or in writing  
DO NOT offer or promise payment for any damage to the claimant's vehicle or property or as compensation for injury- if you do, you may it invalidate your insurance cover  
The member must take all reasonable care to prevent incidents.



### When and how do I pay?

Harry Hall International Limited will advise you of the full details of when and the options by which you can pay.



### When does the cover start and end?

This policy is issued for a 12 (twelve) month period beginning from the date you become a member or renew your membership with Harry Hall International Limited (Harry Hall One Club).



### How do I cancel the contract?

You may cancel the membership within the first 14 days, subject to no insurance claims being made within this time a refund of the membership fee will be issued minus a £5.00 administration charge. There is no right to cancel the membership outside of this period. This cancellation right does not apply to any subsequent renewal of the policy.