

## Harry Hall One Club Gold 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 South Essex Insurance Brokers Limited who is registered in the UK. South Essex 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 the 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?

- ✓ Personal Liability up to £10,000,000 for accidental bodily injury to any person or damage to property (subject to the policy exclusions)
- ✓ The cover is for up to two horses for an individual member and 3 horses for a family membership, that you own or any that you have on permanent loan or share agreement in your full care and control.
- ✓ Cover within the stated limits is also provided for horses owned by others while in your full care and control.
- ✓ Should you choose to take a family membership the cover is available for up to 4 relatives residing at the same address.
- ✓ This policy covers recreational riding and ownership of horses, including fun rides, local gymkhanas, hunting, leisure driving and unaffiliated dressage and jumping shows. All other activities are excluded.



#### What is not insured?

This policy does not cover:

- ✗ Bodily injury to family members or employees or damage to property in the members care, custody or control.
- ✗ Liability arising out of or incidental to any profession, occupation or business.
- ✗ Participating in any affiliated activities, horse racing, point to point racing or steeplechasing.
- ✗ Punitive, exemplary or multiplied damages
- ✗ Use of a horse or horse drawn vehicle for hire or reward



#### 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 normally 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 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.



### **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.