

British Team Chasing

Members Public Liability Summary – From 1st January 2026

Name of the Insurer

Public Liability cover provided by Hiscox Insurance.

Type of Insurance and Cover

Public liability cover for accidental third party bodily injury and property damage, in respect of any person who holds a valid membership of British Team Chasing.

Cover will be provided only if the member is domiciled in the United Kingdom, the Channel Islands or the Isle of Man.

Key Features and Benefits

- Accidental bodily injury and/or loss of or damage to third party property arising out of a member's use, ownership or control of a horse or pony (subject to Policy Terms and Conditions).
- Cover will be operative whilst the member is in The United Kingdom, Channel Islands or the Isle of Man.
- There will be a £5,000,000 limit of indemnity in respect of any one claim.
- Cover operative whilst there is a valid membership of British Team Chasing in place. Therefore for Full Members of British Team Chasing, cover will be operative on a 24/7 basis, for Day Members cover will be valid whilst at a British Team Chasing event only.
- The policy will provide indemnity for the member and not for anyone else using the member's horse.

Significant or Unusual Exclusions or Limitations

This policy will not cover Member's for:

- The first £250 of each and every third party property damage claim.
- Bodily injury to the member or any member of their own family or household, or any employee whilst working for the member.
- Loss of or damage to property belonging to the member or in the member's care, custody or control; or in the care, custody or control of the member's family.
- Liability arising out of or incidental to any profession, occupation or business.
- Use of a horse for hire or reward.
- Any claim in connection with horse racing, steeplechasing and point to point racing.
- Any claim relating to horse drawn carriages
- Any claim in connection with a person not wearing an appropriate riding helmet which meets current British standards, whilst riding.
- Any claim in relation to horse drawn carriages

Significant Conditions

- This will be a policy of last resort. If at the time of any claim under the insurance there is any other valid insurance which entitles the member to an indemnity, then the insurance afforded by the policy will be in excess of and will not contribute with such other insurance.
- The member must take reasonable steps prevent accident or injury and to protect property against loss or damage.

Period of Insurance

This policy will be issued for a 12 (twelve) month period beginning on 1st January 2026 and will expire on 31st December. There will not be a discount for any member joining after 1st January 2026.

Right to Cancel

As this policy will be a group policy provided by British Team Chasing as a benefit of membership, there will be no facility for a member to cancel their cover and no return premium will be due from insurers.

Claims Procedure

In the event of a claim or any circumstances which may give rise to a claim members will be required to give immediate notice to Howden Insurance Brokers Limited.

Full Policy T&Cs will be available on www.britishteamchasing.co.uk/rider-guidance from 1st January 2026