

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/GROUP 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 Hiscox Underwriting Ltd (the "Underwriters") under a Master/Group Policy (the "Master Policy") issued to the Master/Group Policyholder (the "Master Policyholder") bearing the Master Policy Unique Market Reference shown below.

The original Master Policy document may be inspected at the offices of the Master Policyholder and a copy is available on request to the Master Policyholder. The respective names of and proportions underwritten by the Underwriters can be ascertained from the office of the Master Policyholder.

The key features and exclusions of coverage provided under the Master Policy are set out in the Policy Summary.

1. Covered Party	Each Associate or Paid Member of British Dressage		
2. Name and address of Master Policyholder	British Dressage Meriden Business Park, Copse Drive, Meriden, West Midlands CV5 9RG Tel: 0247 669 8830 Email: www.britishdressage.co.uk		
3. Master Policy Unique Market Reference:	AV0506/139425/2025/001		
4. Period of Cover:	Effective Date:	01/01/2026	
	Expiry Date:	31/12/2026	both days inclusive
5. Limit of Liability:	SECTION: PUBLIC AND PRODUCTS LIABILITY Limit of indemnity £10,000,000 Limit applies to each and every claim or loss, excluding defence costs and criminal proceedings costs		
6. Excess:	£500.00 Excess applies to each and every claim or loss, including defence costs, for property damage only		

7. Enquiries:

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 KBIS Ltd, Cullimore House, Peasemore, Newbury, Berkshire, RG20 7JN.

Tel: 0345 230 2323

Email: ask@kbis.co.uk

8. Claims:

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

In the event of a claim or any circumstance that may give rise to a claim, you must give immediately notify the following:

Hiscox Insurance Company Ltd

Tel(Claims): 0800 711 7156 – 9.00am -5.30pm Monday to Friday

Email: Liability.claims@hiscox.com

9. Complaints:

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

Avid Insurance Services Ltd, 20 St Dunstan's Hill, London EC3R 8HL

Email: info@avidinsurance.co.uk

10. Cancellation:

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

11. Privacy Notice:

Please see below to access the Underwriters' Privacy Notice:

[Hiscox.com](https://www.hiscox.com)

Date of issuance: 08/01/2026

EOC (based on LMA3135)