



# British Dressage

## Members' Public Liability Insurance – Summary

Cover period: 1 January 2026 to 31 December 2026

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Arranged by KBIS Ltd | Underwritten by Hiscox Insurance Company Limited

## Scheme administrator

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This policy is arranged by KBIS Ltd ("KBIS"), the scheme administrator, on behalf of British Dressage. KBIS is authorised and regulated by the Financial Conduct Authority (FCA register number 309450). The policy is underwritten by Hiscox Insurance Company Limited, authorised and regulated by the Prudential Regulation Authority and the FCA.

As a member of British Dressage, you are automatically included as a named insured under this group policy. You do not need to take any action to activate your cover — it is in place for the duration of your current membership year.

## Important note

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*This document is a summary only. It does not form part of the insurance contract, nor does it replace the full policy wording. Cover is subject to the terms, conditions and exclusions of the master policy. In the event of any conflict between this summary and the policy wording, the policy wording shall prevail. Copies of the full policy documents are available on request from British Dressage.*

## Cover at a glance

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<b>Policy type</b>	Public and Products Liability
<b>Who is covered</b>	Each Associate Member and Paid Member of British Dressage
<b>Policy number</b>	AV0506/139425/2025/001
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000* per claim <i>* Please note this has been increased to £30,000,000 by multiple excess of loss policies with JRP Insurance Management Ltd on behalf of Great Lakes Insurance UK Ltd and Hiscox Insurance Company Limited.</i>
<b>Excess</b>	£500 for property damage claims only. Nil excess for personal injury claims.
<b>Geographical scope</b>	United Kingdom, European Union, Isle of Man and Channel Islands
<b>Cover period</b>	1 January 2026 to 31 December 2026

## Policy cover

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The policy covers your legal liability to pay compensation to a third party for accidental bodily injury or property damage arising from:

- The personal use, ownership or control of a horse or horses
- Direct participation in horse-related activities

In addition to compensatory damages, the policy also pays for:

- Defence costs incurred with Hiscox's prior agreement
- Criminal defence costs in relation to health and safety prosecutions arising from a covered claim
- Court attendance compensation (£250 per day for senior personnel; £100 per day for other staff)
- Pollution defence costs up to £100,000

## Paid Members and Associate Members

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The scope of cover differs depending on your membership category:

Membership type	Scope of cover
<b>Paid Member</b>	Covered for the personal use, ownership and control of horses and participation in horse-related activities generally.
<b>Associate Member</b>	Cover applies only whilst competing in affiliated British Dressage competitions. Cover does not extend to other equestrian activities.

## Extensions

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### Authorised users

You are covered for the sums a rider of your horse has to pay as compensation for claims against them, unless stated as not covered in your policy schedule;

### Horses in your care, custody and control

The policy includes cover for your legal liability arising from injury, illness, death or disease to horses belonging to a third party that are in your care, custody and control. The limits that apply are:

- £10,000 per horse
- £100,000 in aggregate across all claims in the policy year

An excess of £500 applies to these claims.

### Crisis containment

The policy includes £25,000 of crisis containment cover. This pays for the cost of engaging Hill & Knowlton Strategies Ltd to help manage adverse media attention arising from a covered claim. To use this benefit, you must call the 24-hour crisis line immediately on +44 (0)800 840 2783 or +44 (0)1206 711796.

### Exclusions

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The following are the principal exclusions under this policy. This is not an exhaustive list — please refer to the full policy wording for complete details.

- 1. Professional and commercial activities.** There is no cover for claims arising from any professional, occupational or business activity, including supervising or instructing other riders, regardless of whether a fee is charged. This includes riding instruction, tuition or training, or any activity regulated by the Riding Establishments Acts or the Animal Welfare (Licensing of Activities Involving Animals) (England) Regulations 2018.
- 2. Racing.** There is no cover for horse racing, point-to-point racing or steeplechasing.
- 3. Protective headgear.** There is no cover for any claim arising from a person not wearing appropriate protective headgear that meets British Standards whilst riding, including whilst mounting or dismounting.
- 4. Immediate family members.** There is no cover for bodily injury to any member of your immediate family.
- 5. Associate Members — activities outside affiliated competitions.** Associate Members are not covered for any activities other than competing in affiliated British Dressage competitions.
- 6. Abuse or molestation.** Any claim arising directly or indirectly from abuse or molestation is excluded.
- 7. Claims between members.** Claims brought by one member against another member are not covered.
- 8. Claims brought in the USA or Canada.** Claims governed by the law of the United States or Canada are not covered.
- 9. Own horses.** The care, custody and control extension does not apply to horses owned by you or a member of your family living with you.

### Claims conditions

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If an incident occurs that may give rise to a claim, you must:

- Notify Hiscox as soon as practicable after the incident comes to your attention
- Not admit liability, make any offer or payment, or incur any expense without Hiscox's prior written agreement
- Provide all reasonable assistance and information required by Hiscox
- Retain all documents and evidence relating to the potential claim

### How to make a claim

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<b>General enquiries</b>	KBIS Ltd: 0345 230 2323   ask@kbis.co.uk   www.kbis.co.uk
<b>To notify a claim</b>	Hiscox: 0800 711 7156 (Monday to Friday, 9.00am–5.30pm)   liability.claims@hiscox.com   claims.hiscox.co.uk
<b>Crisis line (24 hours)</b>	+44 (0)800 840 2783 or +44 (0)1206 711796

<b>Legal helpline (24 hours)</b>	0800 840 2269 (employment, health & safety, prosecutions and other legal matters)
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**Member discount:** We can offer a 10% discount on all our policies with KBIS, subject to terms and conditions. Please contact us on 0345 230 2323 for a quotation.

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