

Equario Insurance (Guernsey) Limited

Insurance Product Information Document

Policy: Public Liability Insurance

The following summary does not contain the full terms and conditions of your insurance; these can be found in your insurance policy and accompanying schedule.

What is this type of insurance?

This is an insurance policy, which is only available to One Club members of Harry Hall International Limited. It provides Public Liability insurance in the event of Bodily Injury or Property Damage to any Third Party, arising out of Equine Activities, undertaken during the Period of Insurance, as defined in the policy wording



What is insured?

- ✓ Your legal liability for damages in respect of accidental Bodily Injury to any person and Damage to Third Party Property
- ✓ Cover is provided for Equine Activities in the UK and Isle of Man including occasional trips worldwide for leisure purposes only, which are not in excess of 14 days
- ✓ Incurred during the Period of Insurance, whilst taking part in Equine Activities, as defined in the Policy Wording.



What is not insured?

- ✗ The excess amount as stated in the Policy schedule
- ✗ Liability arising from Equine Excluded Activities, as defined in the Policy Wording
- ✗ Liability arising out of Bodily Injury to any member of Your Family or household or any Employee whilst working for You
- ✗ Liability arising out of the loss or Damage to Property that belongs to You or in Your care, custody or control or in the care, custody or control of a member of your Family or anyone working for You
- ✗ Liability arising from any business, profession, or occupation of your Family
- ✗ Liability arising from the use of a Horse or a Horse Drawn Vehicle for hire or reward
- ✗ Liability arising from any deliberate act by You or on Your behalf, about which you could have reasonably been expected to know
- ✗ Liability arising from the activities of a groom or qualified horse instructor
- ✗ Liability arising out of events organised by You on Your behalf
- ✗ Punitive, exemplary or aggravated damages or any additional damages resulting from a multiplication of compensatory damages.



Are there any restrictions on cover?

! This is an insurance of last resort – If at the time of any claim there is any other valid insurance policy available to You which entitles you to an indemnity, or would have entitled You to an indemnity if this policy did not exist, then the insurance offered by this policy will be in excess of and will not contribute with such other insurance



Where am I covered?

- ✓ United Kingdom and the Isle of Man including occasional trips worldwide for leisure purposes only and not exceeding 14 days.
- ✓ Cover is available to members residing in the UK and the Isle of Man



What are my obligations?

- ✓ You are a permanent resident of the United Kingdom or the Isle of Man
- ✓ You must tell Us as soon as practicable about any circumstance that may give rise to a claim under the policy
- ✓ You must tell Us immediately of any impending prosecution, inquest or fatal accident enquiry
- ✓ If You receive any claim form, summons, letter of claim or other written notification of a possible claim, You must forward it, unanswered, to Us immediately
- ✓ You must provide Us with all of the information We may require within the timelines stipulated
- ✓ You must not make any admissions, offers, promises or payments to any claimant without reference to the Insurer
- ✓ You must keep everything used in Your Equine Activities in proper repair



When and how do I pay?

Harry Hall International Limited will provide You with full details of how to pay your Premiums.



When does the cover start and end?

The insurance cover is for the Period of Insurance shown in the Policy Schedule



How do I cancel the contract?

You may cancel this Policy in the first year of insurance within a period which begins 14 days from the commencement of cover or receipt of Policy documentation, whichever is the later ('the cooling off period').

If You choose to cancel the policy during this cooling off period, You will receive a refund of any Premium, providing You have not made any claims during this period. If You have made a claim during this period. You will not be entitled to a return of any Premium.