

## LINKED CENTRES' AND MEMBERS' INSURANCE QUERIES

### Q. What cover do members receive?

- A. Centre members and branch members are insured for equestrian related Personal Liability 24 hours a day up to £30,000,000 for any one claim, excluding business activities. The liability of one member to another is covered, as are authorised legal costs.

### Q. What cover do centres receive?

- A. The Pony Club does not provide any insurance cover for Linked Riding Centres and any claim for injury to a member or damage to the property of a member would be directed to your own Public Liability insurers. Centres are required to have adequate Public Liability insurance and should ensure that their insurers are aware of all their Pony Club activities.

### Q. Our centre is used by a local branch for rallies.

- A. This is the only exception to the rule regarding cover for a Linked Centre. The Pony Club Public Liability policy covers any landowner whose land is used for Pony Club activities, if he or she is legally liable for injury or damage. The policy will pay damages up to £30,000,000 before any policy held by the landowner. This extension applies to Linked Centres for Branch activities only.

### Q. Are there any excluded activities under the members' Personal Liability cover?

- A. The policy does not cover racing, point to point, steeplechasing or team chasing. The only exception to this is Official Pony Club Race Days and Training Days.  
Business activities are excluded and a pony must not be used for hire or reward.

### Q. As a member, am I covered by the Personal Liability policy if I borrow a friend's pony?

- A. Yes – the policy covers all non-business equestrian activities, including riding any pony and including such things as a pony escaping from its paddock and causing an accident. However, injury to the pony would not be covered.

### Q. I have been told by my centre that if I don't wear the correct clothing I will not be covered by insurance. Is this true?

- A. This is not correct. Centres cannot use insurance to enforce their rules. However, Insurers require all reasonable precautions to be taken to prevent injury or damage and do expect rules to be followed, regarding hats and other clothing.

**Q. What should organisers do if a member is involved in an accident, to themselves or someone else?**

- A. All accidents involving injury to a member should be reported as soon as possible to your insurers. If any member should be involved in an incident for which they may be considered responsible and for which there may be cover under The Pony Club Policy, could you please ensure that they report the matter to Howden immediately.

***All cover is subject to the terms, exclusions and conditions of the policies – see the Policy Summary for full details.***

***The Policy Summary is updated each year and needs to be available for members using your establishment. The current Policy Summary is enclosed and should be kept in a safe place. This gives full details of the cover.***

## CONTACT US

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