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# Horse Sport Ireland Coaches Public Liability Insurance Policy

## Insurance Product Information Document

This insurance is provided by Lloyd's Insurance Company S.A. A Belgian limited liability company (société anonyme / naamloze vennootschap) with its registered office at Bastion Tower, Marsveldplein 5, 1050 Brussels, Belgium and registered with Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels). It is an insurance company subject to the supervision of the National Bank of Belgium.

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance can be found in the policy document which is available on request from your broker.

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### What is this type of Insurance?

This is a public liability insurance policy to insure you against legal liability for accidental injury or damage to property that occurs during the period of coverage and arises out of and in connection with your freelance coaching activities.



#### What is insured?

- This public liability policy covers you for:
- ✓ Damages and claimant's costs incurred in respect of your legal liability for accidental injury to any person and accidental damage to property which occurs whilst you are providing Freelance Coaching.
  - ✓ Legal costs incurred with our written consent in connection with any claim made against you for accidental injury and accidental damage.

#### Extensions applicable to this section are:

- Customer extension
- Care, Custody and Control extension
- Contingent Liability (Non-Owned Vehicles)
- Landowners extension
- Health and Safety at work legislation defence costs



#### What is not insured?

- ✗ Excesses apply and are shown in your Evidence of Insurance. You are responsible for paying this amount in the event of a claim
- ✗ The ownership, possession or use of any mechanically propelled vehicle (subject to compulsory insurance or security)
- ✗ Pollution or contamination other than which arises from a sudden, identifiable, unintended and unexpected incident
- ✗ Fungus of any kind whatsoever, including but not limited to mildew, mould, spore(s) or allergens
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Any claim arising from terrorism, war, invasion, acts of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition.
- ✗ Cyber or loss of data
- ✗ Abuse
- ✗ Injury sustained by any person employed by you arising during the course of employment
- ✗ Any claim arising from any business or profession other than Freelance Coaching



## Are there any restrictions on cover?

Main restrictions:

- ! You must abide by the following or no cover will be provided:
  - Whilst riding a hard hat must be worn by you, person employed and your customer.
  - You must ensure your customer has signed a suitable waiver before you provide any coaching in respect of vaulting.
  - You must hold a current Health and Safety at Work or equine specific first aid certificate.
- ! Your name must be maintained on the Horse Sport Ireland register of coaches. Removal of your name from the register will mean cover under this policy comes to an end.
- ! You must follow the claims procedure as set out in your policy document when you discover any circumstance or event which may give rise to a claim under this policy.
- ! You must ensure you adhere to any additional endorsements applied by us to your policy coverage.



## Where am I covered?

- ✓ Whilst anywhere within Ireland and the United Kingdom.
- ✓ Elsewhere in the EEA during temporary visits only, for a period no longer than 60 days.



## What are my obligations?

- Whilst riding, You must ensure you and any person employed and your customers are wearing an appropriately fitted and fully functioning hard hat.
- You must hold a current Health and Safety at Work or equine specific first aid certificate.
- In respect of any vaulting activities a suitable waiver must be signed by all participants (or a parent/legal guardian for those under 18) before they take part, stating that they are aware of the risks involved.
- You must take all reasonable precautions for the safety of and to avoid, prevent or minimise any damage to property; to avoid, prevent or minimise any injury to others or damage to their property; which might give rise to a claim under this policy.
- You must also comply with all statutory and other obligations and regulations imposed by any authority.
- Exercise reasonable care in the selection and supervision of employees and in the employment of competent staff.
- In the event of a claim or any circumstance that may give rise to a claim you must immediately notify our claims representatives.  
Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



## When and how do I pay?

Horse Sport Ireland will advise you of the full details of when and the options by which you can pay.



## When does the cover start and end?

The policy starts on 1<sup>st</sup> January 2026 or if you are joining after this date, cover starts on the date that your membership of the Horse Sport Ireland scheme is accepted. Cover expires on 31<sup>st</sup> December 2026 as set out in the Evidence of Insurance.



## How do I cancel the contract?

As this is a group policy, this insurance does not provide you with the statutory right to cancel within 14 days. If you cancel your Membership of Horse Sport Ireland or do not renew your membership, your insurance cover will stop from the time of such cancellation or non-renewal.