
Horse Sport Ireland Coaches Public Liability Insurance Policy

Insurance Product Information Document

This insurance is provided by Liberty Mutual Insurance Europe SE (LMIE) trading as Liberty Specialty Markets, a member of the Liberty Mutual Insurance Group. Registered office: 5-7 rue Léon Laval, L-3372, Leudelange, Grand Duchy of Luxembourg, Registered Number B232280 (Registre de Commerce et des Sociétés). LMIE is a European public limited liability company and is supervised by the Commissariat aux Assurances and licensed by the Luxembourg Minister of Finance as an insurance and reinsurance company.

LMIE's UK branch registered address is 20 Fenchurch Street, London, EC3M 3AW which is authorised by the Commissariat aux Assurances and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority (registered number 829959). Details about the extent of regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from LMIE on request.

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.

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:
 - A hard hat must be worn by you, person employed and your customer whilst riding.
 - 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 the EEA and the United Kingdom.



What are my obligations?

- You must ensure you and any person employed and your customers are wearing an appropriately fitted and fully functioning hard hat whilst riding.
- 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 1st January 2020 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 1st January 2021 as set out in the Evidence of Insurance.



How do I cancel the contract?

You may cancel this insurance at any time by contacting Horse Sport Ireland. If you do cancel this insurance, provided you have not made a claim or one is intended to be made and no incident has occurred which may give rise to a claim you may be entitled to a refund of premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing this insurance.