

## Combined Liability Insurance



### Insurance Product Information Document for any Member of the Countryside Alliance or Countryside Alliance Ireland, resident in the United Kingdom whilst participating in a Recognised Activity

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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 combined liability insurance policy to insure you against legal liability for bodily injury to employees and legal liability for bodily injury of a person not an employee and property damage. Cover will only be provided whilst legally taking part in a recognised activity.

 <b>What is insured?</b>	 <b>What is not insured?</b>
<p><b>Section 1 Employers Liability</b></p> <p>This section covers you for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the Insurance Provider for personal injury while participating in a Recognised Activity for a limit of £10,000,000 any one Occurrence</p> <p>Extensions include:</p> <ul style="list-style-type: none"> <li>▪ Indemnity to Principals clause</li> <li>▪ Unsatisfied Court Judgements</li> <li>▪ Compensation for Court Attendance, up to £500</li> <li>▪ Data Protection Act</li> <li>▪ Indemnity to Landowner and/or owner of sporting rights in connection with a Recognised Activity of the Insured</li> </ul>	<ul style="list-style-type: none"> <li>▪ An Occurrence arising from offshore work</li> <li>▪ Radioactive contamination</li> <li>▪ Road traffic legislation in circumstances where any road traffic legislation within the European Community requires motor insurance or other similar security</li> <li>▪ Competitive riding events other than team chasing, hunter trials, showing, dressage</li> <li>▪ Pony club and gymkhana activities undertaken by any member aged 19 or older.</li> <li>▪ Hunting Activities for Group members unless based in the Republic of Ireland or Northern Ireland</li> <li>▪ The carrying on of any trade business or profession where it is the member's principal source of income</li> <li>▪ Liability arising from non-compliance of the provisions contained in the Firearms Act(s).</li> <li>▪ Fundraising activities which include bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea</li> </ul>



### What is insured?

#### Section 2 Public Liability and Section 3 Products Liability

Provides cover for damages and claimants costs and expenses and defence costs and expenses incurred with the written consent of the Insurance Provider for personal injury and property damage while participating in a Recognised Activity for a limit of £10,000,000 any one Occurrence and in respect of Products Liability for all Occurrences in the aggregate during the period of insurance.

Extensions include:

- Indemnity to Principals clause
- Indemnity to Landowner and/or owner of sporting rights in connection with a Recognised Activity of the Insured
- Escape of Hounds
- Libel and Slander
- Guests – at the request of the Insured cover extends to include any guest of a Group Member invited to an event and participating in a Recognised Activity provided the guest does not have separate insurance covering liability arising out of the same event
- Compensation for Court Attendance, up to £500
- Legal defence costs arising out of a prosecution from an Occurrence which is covered by the policy (but not fines or penalties)



### What is not insured?

- Competitive riding events other than team chasing, hunter trials, showing, dressage.
- pony club and gymkhana activities undertaken by any member aged 19 or over.
- Hunting Activities for Group members unless based in the Republic of Ireland or Northern Ireland.
- The carrying on of any trade business or profession where it is the member's principal source of income
- Liability arising from non-compliance of the provisions contained in the Firearms Act(s).
- Arising out of or in connection with the use of guns (sporting or otherwise) in the United States of America or Canada
- Arising out of any operations of the Insured which are domiciled in the United States of America or Canada.
- Arising out of the use of any heat or naked flame whilst being used away from the Insured's premises.
- Fundraising activities which include bungee jumping or activities involving bungee ropes or cords, fireworks or other forms of pyrotechnics, rock climbing mountaineering or orienteering, obstacle courses, "It's a Knockout" type competitions, swimming or diving in any body of water including swimming, baths, pools, ponds, lakes, rivers and the sea
- Motor Liability where such liability requires compulsory insurance by legislation governing the use of such motor vehicle or trailer
- Aviation or Marine Liability (but not watercraft less than 25 metres in length for use in inland waterways or up to twelve miles offshore not owned but being used for entertainment purposes)
- Property in Member's custody or control
- Professional advice, design, service or specification given for a fee, but not for personal injury or property damage
- Asbestos
- Pollution
- Contractual Liability
- Fines, liquidated damages or penalties
- Repair replacement and recall



### Are there any restrictions on cover?

- ! Endorsements may apply to your policy.
- ! This insurance only operates where there is not another insurance policy in force covering the same liability. Where alternative insurance is in force covering your liability arising from an incident (such as home insurance, pet or equine insurance), you must submit your claim under that policy. If such alternative insurance has the same "Other Insurance" clause as this policy, you must notify Howden who will liaise with the other underwriter concerned so that agreement can be reached on how liability should be shared between the two policies



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**Where am I covered?**

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For Members resident in the UK and Republic of Ireland, cover is provided whilst carrying out a Recognised Activity anywhere in the world but excluding claims arising from the use of guns (sporting or otherwise) in the United States of America or Canada.

Members resident outside of the UK or Republic of Ireland are only covered whilst participating in a Recognised Activity in the UK and the Republic of Ireland.



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**What are my obligations?**

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- At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.

**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.**



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**When and how do I pay?**

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- The premium is included within your membership with Countryside Alliance.



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**When does the cover start and end?**

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- This insurance cover is for a period not exceeding 365 days if membership starts or renews on or after 1<sup>st</sup> January 2018 other than new membership which starts after the 15<sup>th</sup> of a month where the maximum days applicable shall be 382.



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**How do I cancel the contract?**

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- As the premium is included within your membership with Countryside Alliance there is no cooling off period and you cannot cancel the policy mid-term.
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