

Combined 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.

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.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documentation.

What is this type of Insurance?

This is a combined 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 equestrian business.



What is insured?

- ✓ **Employers' Liability (Optional)**
Covers your legal liability for Injury sustained by any Employee arising out of and in the course of their employment with you up to a Limit of Indemnity of €13,000,000
- ✓ **Public Liability**
Covers your legal liability for accidental Injury to any person, accidental Damage to Property and accidental obstruction, loss of amenities, trespass, nuisance or interference with any right of way, light, air or water up to the Limit of Indemnity shown in your Schedule of Insurance
- Extensions applicable to this Section are:**
 - ✓ Defective Premises
 - ✓ Leased or Rented Premises
 - ✓ Contingent Liability (Non-Owned Vehicles)
 - ✓ Landowners Indemnity
- ✓ **Products Liability**
Covers your legal liability for accidental Injury to any person and accidental Damage to Property caused by any Products up to the Limit of Indemnity shown in your Schedule of Insurance
- Extensions applicable to all Sections:**
 - ✓ Contractual Liability and Indemnity to Principal
 - ✓ Cross Liabilities
- Optional Extensions: only included if stated in the schedule**
 - ✓ Horse Drawn Vehicle Extension
 - ✓ Personal Liability
 - ✓ Care, Custody or Control



What is not insured?

- ✗ **Excesses** apply and are shown in your Schedule of Insurance. You are responsible for paying this amount in the event of a claim
- ✗ Any liability directly or indirectly caused by or arising from stunt riding or stunt training.
- ✗ Any liability arising out of moveable or non-permanent cross country jumps that are not secured in line with current Eventing Ireland and/or FEI regulations (other than use in the course of your Business in any indoor or outdoor arena with an artificial surface)
- ✗ The ownership, possession or use of any mechanically propelled vehicle (subject to compulsory insurance or security) and any horse drawn, mule drawn or donkey drawn vehicle
- ✗ 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 liability assumed by you by agreement unless such liability would have attached to you in the absence of such agreement
- ✗ Any award of punitive or exemplary damages whether as fines, penalties or otherwise
- ✗ Damage arising from the failure of any Product to fulfil its intended function.
- ✗ The costs of recall, removal, repair, alteration, replacement or reinstatement of any Product or contract work executed by you caused or necessitated by any defect
- ✗ Any claim arising due to terrorism
- ✗ Any claim arising from war, invasion, acts of foreign enemy, hostilities, civil war, rebellion, revolution, insurrection, military or usurped power, or confiscation or nationalisation or requisition.



Are there any restrictions on cover?

- ! It is a condition precedent to the Underwriters' liability that hard hats are worn whilst riding
- ! You must ensure that when you discover any circumstance or event which may give rise to a claim that you adhere to the claims procedure as set out in your policy documentation
- ! You must ensure you adhere to any additional endorsements applied by us to your policy coverage



Where am I covered?

- ✓ Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands or the Isle of Man or in connection with offshore installations within the Continental Shelf around those countries
- ✓ Elsewhere in the World arising out of temporary Business visits by directors or Employees ordinarily resident in any of the countries specified above
- ✓ Worldwide other than the United States of America or Canada in respect of Products Liability Cover



What are my obligations?

- 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
- You must take reasonable precautions to prevent Injury and Damage to Property and shall maintain all buildings, furnishing, ways, works, machinery, plant and vehicles in sound condition. You shall (as soon as possible after discovery) cause any defect or danger to be made good or remedied and in the meantime shall cause such additional precautions to be taken as circumstances may require
- 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
- In the event of a claim or any circumstance that may give rise to a claim you must immediately notify our claims representatives



When and how do I pay?

Your broker 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 Period of Coverage is usually for a twelve (12) month period and is set out in your Schedule of Insurance



How do I cancel the contract?

You may cancel this insurance at any time by contacting your broker. 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