

Insurance

IRISH PONY CLUB – Branch & Members Insurance Queries

Insurance FAQ's

Q. What cover do Branch organisers receive?

A. The District Commissioners, committee members, officials, volunteers and instructors are insured for Public Liability up to EUR12,700,000 for any one claim in respect of all officially organised Branch activities, including social and fund-raising activities. In addition, legal costs incurred with Underwriters' consent are insured.

Q. What cover do members receive?

A. Club members are insured for Personal Liability up to EUR12,700,000 whilst taking part in IPC or AIRC activities, except while travelling to and from the activities. The liability of 1 member to another is covered, as are authorised legal costs.

Members are also covered for equestrian related Personal Accident for Death, Loss of Limbs/Eyes and Permanent Total Disablement. Scale of Benefits up to maximum EUR35,000 (lower benefits when not at IPC activity).

Q. What is the difference between Public / Personal Liability Insurance and Personal Accident Insurance?

A. Public or Personal Liability provides cover against being sued for legal liability in the event of accidental bodily injury to a third party, or damage to their property. It is up to the injured person to prove that legal liability exists.

Personal Accident covers Insured Persons for specific amounts in the event of accidental death or disablement, in specified circumstances. The benefit is payable without the need to prove legal liability.

Q. How can we obtain extra Personal Accident cover?

A. Members can buy individual cover. Officials, helpers and instructors can be covered for a Branch by taking an optional "Branch" Policy.

Q. Are our instructors and helpers insured?

A. The Public Liability Policy covers all instructors (paid or unpaid), officials and helpers whilst acting on behalf of the Pony Club, unless they hold their own insurance, when the claim would fall under the other Policy, or be shared by both Insurers.

Q. Do instructors have to be qualified?

A. No, but the Branch must be sure that they are fully experienced and competent.

Q. My horse has kicked a car at a rally. I feel very bad about it. What should I do?

A. You are not automatically to blame for the damage. We have to accept that horses are unpredictable and not always controllable. The car owner has to prove that you are legally liable for the damage. Please notify THB British Equestrian immediately and do not enter into any discussions about the damage. If the car owner phones you, just say your insurers are dealing with the matter. If he writes to you, send the letter or bills to THB British Equestrian. They will decide whether or not you are liable. If you are not liable, then you have no obligation to pay anything and the car owner must claim from their own insurance.

Q. We borrow a local farmers field for our club activities. What happens if someone is injured and sues the farmer?

A. The Public Liability policy covers any Landowner whose land is used for IPC activities, if he is legally liable for injury or damage. The IPC policy will pay damages up to EUR12,700,000, before any policy held by the Landowner.

Q. A member has kindly agreed to lend us a tent for our camp. What happens if it is damaged?

A. This would not be covered by the Public Liability Policy, as it excludes any property in your care, custody or control. It would be covered if your Branch have taken THB British Equestrian's optional "Branch" Policy, which can cover all equipment owned or hired by or loaned to the Branch.

Q. What would happen if a member or parent provided food for a rally or camp and people suffered food poisoning?

A. The Policy covers legal liability for all products supplied in connection with an event, so you would be covered if proved legally liable.

Q. What cover is provided for trailers?

A. The Public Liability Policy covers legal liability for any injury or damage caused by a detached trailer. Once the trailer is attached to a vehicle, this is a Motor Insurance risk if used on a public highway. Even on private land, this may still fall under the motor policy, but the IPC policy would apply if motor cover was not required under any road traffic legislation and there was no other insurance in force. Persons towing trailers are recommended to advise their motor insurers. The Policy does not cover damage to trailers, which can be covered under the optional "Branch" Policy.
